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FULL NAME, ADDRESS. (INCLUDING ZIP CODE) & PHONE NUMBER

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INTRODUCTION

PAID

FILED
CLERK, U.S. DISTRICT COURT

APR 24 2023

CENTRAL DISTRICT OF CALIFORNIA
BY DVE DEPUTY

CASE NO: 2:23-cv-03088-DMG-(PD)

UNITED STATES DISTRICT COURT
CENTRAL DISTRICT OF CALIFORNIA
LOS ANGELES DIVISION

Alfred McZeal, Jr., Jose R. Solano, Vien Thi-Ho, Yesenia Del
Toro, Veronica Ponder Waters, Geddes Sean Gibbs, Natalie
Langley-Gibbs, Rene Del Prado, Desmond Roy Demontegnac

v. PLAINTIFF(S)

HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE HOLDERS OF DEUTSCHE
ALT-A SECURITIES MORTGAGE LOAN TRUST, SERIES 2007-1 MORTGAGE PASS-THROUGH
CERTIFICATES, McCalla Raymer Leibert Pierce, LLP., Nabeel Zuberi., OPTION ONE MORTGAGE
CORPORATION, BARRINGTON CAPITAL CORPORATION, OCWEN LOAN SERVICING, LLC, PHH
MORTGAGE CORPORATION; WESTERN PROGRESSIVE, LLC, 360 PARTNERSHIP LP, Fabrizo
G. Pachano & Veronica J. Pachano, Magnum Property Investments, LLC, WILMINGTON
SAVINGS FUND SOCIETY, FSB, d/b/a CHRISTIANA TRUST AS OWNER TRUSTEE OF THE
RESIDENTIAL CREDIT OPPORTUNITIES TRUST, CJJFN LLC, LAW OFFICES OF MANDEL,
MANGANELLI & LEIDER, P.A., CLAIRE MAYER, LOGS LEGAL GROUP, LLP; FREEDOM
MORTGAGE CORPORATION, SOLON HOUSE, LLC, STEPHEN MCDONAGH, BENNETT HONG.,
THE DEL PRADO FAMILY TRUST, ISHAK BISHARA, Flagstar Bank, FSB, DEAN MORRIS, LLP,
MARK T. GARBER, SHERIFF PARISH OF LAFAYETTE., Blue Castle (Cayman) LTD, LESHAE &
ASSOCIATES LLC

DEFENDANT(S)

CLASS ACTION

F.R.C.P. 23.1

JURY TRIAL DEMANDED

CIVIL RIGHTS COMPLAINT

PURSUANT TO (Check All That Apply)

- ☒ 42 U.S.C §1983 ☒ 42 U.S.C §1985
☐ Bivens v. Six Unknown Agents 403 U.S. 388 (1971)
☒ 42 U.S.C §1981 ☐ 42 U.S.C §1981a
☒ 42 U.S.C §1982 ☐ 42 U.S.C §1986
☒ 42 U.S.C §1988 Vindication Of Civil Rights
☒ Civil Rights Attorney's Fees Act of 1976, 42 U.S.C. § 1988
☒ RULE 20 - PERMISSIVE JOINDER

I. INTRODUCTION: NATURE OF THE CASE

("A short and plain statement of the claim showing that the pleader is entitled to relief") Rule 8 - F.R.C.P

1. This is a Civil Rights Complaint by Alfred McZeal, Jr., Jose R. Solano, Vien Thi-Ho, Yesenia Del Toro,
Veronica Ponder Waters, Geddes Sean Gibbs, Natalie Langley-Gibbs,
Rene Del Prado, Desmond Roy Demontegnac
plaintiffs pursuant to 42 USC §1988 proceeding in vindication of Civil Rights, violations of
Constitutional rights, privileges and immunities including a Claim for QUIET TITLE, FRAUD,
THEFT, wrongful foreclosure, racketeering, unjust enrichment, and stemming from illegal acts
prohibited by the Racketeer Influenced Corrupt Organizations Act. Plaintiff's are entitled
to relief from fraud due to defendant's reckless disregard for plaintiff's civil and property rights.
Defendants have committed multiple acts FRAUD against properties described in Exhibits
1-24. Plaintiffs seek a determination of quiet title relative to the subject properties, to wit:

13152 Laburnun Dr. Tustin Ca. 90280
2620 Fashion Ave. Long Beach, CA 90810
46TH AVENUE SAN FRANCISCO, CA. 94121
214 Begnaud Dr.; Lafayette, La. 70501
5502 Dobbs St. #74, Los Angeles, CA 90032
1330 Bentley Ct, West Covina, CA 91791
ILLEGAL EVICTION ILLEGAL FORECLOSURE

2312-2314 Pinecrest Ct, West Palm Beach, FL 33415
13217-13219 Park St. Whittier Ca 90602
59 Coach Road, Stroudsburg, PA 18360
6046 Fallbrook Ave, Woodland Hills, CA 91367
36 Wentworth Street, Suite 2, Boston Ma 02124
4745 Cutler Ave, Baldwin Park Ca. 91706

UNITED STATES DISTRICT COURT
CENTRAL DISTRICT OF CALIFORNIA
LOS ANGELES DIVISION

Alfred McZeal, Jr., Jose R. Solano, Vien Thi-Ho,
 Yesenia Del Toro, Veronica Ponder Waters,
 Geddes Sean Gibbs, Natalie Langley-Gibbs,
 Rene Del Prado, Desmond Roy Demontegnac

PLAINTIFF(S) vs.

HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR
 THE HOLDERS OF DEUTSCHE ALT-A SECURITIES MORTGAGE
 LOAN TRUST, SERIES 2007-1 MORTGAGE PASS-THROUGH
 CERTIFICATES, McCalla Raymer Leibert Pierce, LLP., Nabeel
 Zuberi,, OPTION ONE MORTGAGE CORPORATION, BARRINGTON
 CAPITAL CORPORATION, OCWEN LOAN SERVICING, LLC, PHH
 MORTGAGE CORPORATION; WESTERN PROGRESSIVE, LLC, 360
 PARTNERSHIP LP, Fabrizio G. Pachano & Veronica J. Pachano,
 Magnum Property Investments, LLC, WILMINGTON SAVINGS FUND
 SOCIETY, FSB, d/b/a CHRISTIANA TRUST AS OWNER TRUSTEE OF
 THE RESIDENTIAL CREDIT OPPORTUNITIES TRUST, CJJFN LLC,
 LAW OFFICES OF MANDEL, MANGANELLI & LEIDER, P.A., CLAIRE
 MAYER, LOGS LEGAL GROUP, LLP; FREEDOM MORTGAGE
 CORPORATION, SOLON HOUSE, LLC, STEPHEN McDONAGH,
 BENNETT HONG,, THE DEL PRADO FAMILY TRUST, ISHAK
 BISHARA, Flagstar Bank, FSB, DEAN MORRIS, LLP, MARK T.
 GARBER, SHERIFF PARISH OF LAFAYETTE,,Blue Castle (Cayman)
 LTD, LESHAE & ASSOCIATES LLC

DEFENDANT(S)

**PLAINTIFFS' VERIFIED COMPLAINT FOR VIOLATION OF CIVIL & CONSTITUTIONAL RIGHTS
 & REQUEST FOR ATTORNEY FEES UNDER 42 USC §1988**

2. This is a civil action and class action pursuant to Rule 23. Federal. Rules Civil Procedure, brought by the named plaintiff(s): "the class", members and beneficiaries of a business trust, against the named defendants, complaining of **FRAUD**, Securities Fraud, **Bank Fraud**, **Money Laundering**, **theft of real properties**, **theft by forgery**, theft by **ROBO-SIGNED grant deeds**, **illegal** predatory practices, for a diabolical scheme to defraud, extort, to steal real property and money, in connection with the operation of illegal enterprises, stemming from illegal activities prohibited by the **Racketeer Influenced and Corrupt Organizations Act** (18 U.S.C §1961 et seq), by the **Fair Debt Collections Practices Act** (15 U.S.C §1961 et seq) . Defendants has sought to steal by **fraud and deceit** certain Personal & Real properties have placed unlawful clouds over the title to the properties **to wit:**

13152 Laburnun Dr. Tustin Ca. 90280

2620 Fashion Ave. Long Beach, CA 90810

46TH AVENUE SAN FRANCISCO, CA. 94121

214 Begnaud Dr.; Lafayette, La. 70501

5502 Dobbs St. #74, Los Angeles, CA 90032

1330 Bentley Ct, West Covina, CA 91791

CASE NO: _____

Racketeer Influenced and Corrupt Organizations Act (18 U.S.C §1961 et seq)

Complaint for Illegal Foreclosure / Illegal Evictions

Securities Fraud: Securities Act of 1933
(15 U.S.C §77a, et seq) Securities Exchange Act of 1934

Fair Debt Collections Practices Act 15 U.S.C. §1692-1692(a)

Consumer Credit Protection Act (15 U.S.C §1601 et seq)

INVASION OF PRIVACY

Violations of **Fair Housing Act** 42 U.S.C. § 3601-3619

Home Owner Equity Procedures Act (HOEPA) 12 U.S.C. Chapter 49

Civil Action For Equal Rights Under Law 42 U.S.C. §1981

Civil Action Deprivation of Rights 42 U.S.C. §1983, 4th & 5th Amen

SLANDER OF TITLE

Complaint to Cancel Fraudulent Grant Deed/Foreclosure

The Declaratory Judgment Act - 28 U.S.C. §2201 - §2202

CLASS ACTION
F.R.C.P 23.1 and Individually

2312-2314 Pinecrest Ct, West Palm Beach, FL 33415

13217-13219 Park St. Whitter Ca 90602

59 Coach Road, Stroudsburg, PA 18360

6046 Fallbrook Ave, Woodland Hills, CA 91367

36 Wentworth Street, Suite 2, Boston Ma 02124

4745 Cutler Ave, Baldwin Park Ca. 91706

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22	Defendants(s) Flagstar Bank, FSB, DEAN MORRIS, LLP, LAFAYETTE PARISH SHERIFF DEPARTMENT, Blue Castle (Cayman) LTD, LESHAE & ASSOCIATES LLC	11
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24	Fraud #10 - 1330 Bentley Ct, West Covina, CA 91791	Fabrizo G. Pachano & Veronica J. Pachano	GRANT DEED FRAUD SCAM ...35
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INTRODUCTION

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NATURE OF THE CASE:

3. This is a class action pursuant to F.R.C.P. 23.1 and Rule 20 brought by the plaintiff(s),

to wit:

Alfred McZeal, Jr.

Jose R. Solano

Vien Thi-Ho

Yesenia Del Toro

Veronica Ponder Waters

Geddes Sean Gibbs

Natalie Langley-Gibbs

Rene Del Prado

Desmond Roy Demontegnac

on behalf of themselves, and all other similarly situated persons living within the jurisdiction of

the United States of America, to recover Money and Real property stolen by way of fraud,

deceit, and dishonesty of these "dirty and low down" defendants, their employees, agents,

and legal representatives, including all of the named and unknown defendants to wit:

HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE HOLDERS OF DEUTSCHE ALT-A SECURITIES MORTGAGE LOAN TRUST, SERIES 2007-1 MORTGAGE PASS-THROUGH CERTIFICATES, McCalla Raymer Leibert Pierce, LLP., Nabeel Zuberi, Nikhil Jindal, OPTION ONE MORTGAGE CORPORATION, BARRINGTON CAPITAL CORPORATION, OCWEN LOAN SERVICING, LLC, PHH MORTGAGE CORPORATION; WESTERN PROGRESSIVE, LLC, 360 PARTNERSHIP LP, Fabrizo G. Pachano & Veronica J. Pachano, Magnum Property Investments, LLC, WILMINGTON SAVINGS FUND SOCIETY, FSB, d/b/a CHRISTIANA TRUST AS OWNER TRUSTEE OF THE RESIDENTIAL CREDIT OPPORTUNITIES TRUST, CJJFN LLC, LAW OFFICES OF MANDEL, MANGANELLI & LEIDER, P.A., CLAIRE MAYER, LOGS LEGAL GROUP, LLP; FREEDOM MORTGAGE CORPORATION, SOLON HOUSE, LLC, STEPHEN MCDONAGH, BENNETT HONG., THE DEL PRADO FAMILY TRUST, ISHAK BISHARA, Flagstar Bank, FSB, DEAN MORRIS, LLP, MARK T. GARBER, SHERIFF PARISH OF LAFAYETTE, Blue Castle (Cayman) LTD, LESHAE & ASSOCIATES LLC

4. Plaintiffs further brings this actions for the immediate recovery of Real Property stolen by

fraud, fraudulent instruments, unlawful transfer which resulted in grand theft of the Real

Properties which ultimately robbed plaintiffs of the assets and in most cases actual

possession, and the right to peacefully possess the properties, without undue harassment

stemming from the unlawful acts fraudulent grant deeds, illegal sales, and other treacherous

and unlawful acts of the defendants

5. These defendants, and its agents, employees, and legal representatives, have a bad habit

and criminal active history of deploying ROBO SIGNERS, false grant deeds, fictitious

persons, and fraudulent and other deceitful practices to steal Real Estate and Financial

Assets which ultimately results in heinous crimes against the subject properties, properties

held in plaintiff's trust, and a violation of plaintiffs Civil and Constitution Rights protected by

state and federal laws.

6. Plaintiffs DEMAND immediate relief in the form of temporary restraining orders, and

permanent injunctions for trespass resulting from the unlawful acts of trespass, foreclosure

fraud, illegal evictions which have ultimately violated 42 U.S.C. §1981 Equal Rights Under

Law, Civil Rights Violations (28 U.S.C. §1443), and Deprivation Of Plaintiffs Rights under (42

U.S.C. §1983).

RELIEF SOUGHT:

7. The relief sought includes a declaratory judgment declaring defendants have no lawful interest in the subject property, judgment for quiet title, judgment for **money damages**, injunctive relief, actual damages, **damages for fraud**, unlawful Racketeering, **illegal debt harassment**, compensatory damages, punitive damages treble damages, the imposition of a constructive trust with tracing, cost of investigation and suit, interest, attorney fees, reversal of *fraudulent accounting entries*, cancellation of fraudulent liens, and a declaratory judgment declaring the acts committed to be unlawful in commerce, money damages for repeated violation of plaintiffs Constitutional rights.

JURISDICTION:

8. Jurisdiction of this court over this complaint is premised upon 18 U.S.C. §1964(a), (b), (c), and (d) (**Racketeer Influenced and Corrupt Organizations**), 15 U.S.C. §77a, Securities Act of 1933, 15 U.S.C. Subchapter V - Debt Collection Practices. Federal jurisdiction is also based on 28 U.S.C §1331 (federal question), 28 U.S.C §1337 (commerce). and **31 U.S.C. §3729-3733** Federal jurisdiction is further based upon the **Consumer Credit Protection Act** 15 U.S.C §1601-1693, **Real Estate Settlement Procedures Act 12 U.S.C. §2601-§2617, Home Owner Equity Procedures Act** (HOEPA) **12 U.S.C. §§ 2601-2617**, and the Common law of this State. This court has jurisdiction over the state law claims contained in this complaint under the doctrine of supplemental jurisdiction and has jurisdiction over all causes of action asserted under state and common law. Jurisdiction is further based upon section 1981 of the Civil Rights Act of 1866, and 28 U.S.C. §1343(4) which confers original jurisdiction upon this Court in a civil action to recover damages or to secure equitable or other relief under any Act of Congress providing for the protection of civil rights and 1331, which confers original jurisdiction upon this Court in a civil action arising under the Constitution of the United States, **Articles I, IV, IX, and XIV**. The amount in controversy exceeds \$10,000.00 (ten thousand dollars)

VENUE

9. Venue is proper in this District pursuant to 28 U.S.C §1391(b) and §1391(c), because Defendants can be found and conducts business within this judicial district, or because the cause of action has arisen and/or occurred within this district. The acts alleged herein are connected to and are alleged to have taken place within the district of this court.

PARTIES AND RELATIONSHIPS:

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10. This court has jurisdiction of the state law claims contained in this complaint under the doctrine of supplemental jurisdiction under 28 U.S.C. §1367. This court further has jurisdiction to state law claims asserted under the state law, including those claims asserted and based upon civil remedies available under state law on the following grounds:

(a) The causes of action or a part thereof accrued in this district in that defendants have engaged in false, fraudulent, misleading and deceptive acts and practices in trade and commerce in this county as set forth herein and are further subject to personal jurisdiction by this court.

(b) Defendants business or agents for the business was principally based in this district within the jurisdiction of this Court.

THE PARTIES:

11. Plaintiff(s), **Alfred McZeal, Jr., Jose R. Solano, Vien Thi-Ho, Yesenia Del Toro, Veronica Ponder Waters, Geddes Sean Gibbs, Natalie Langley-Gibbs, Rene Del Prado, Desmond Roy Demontegnac**

are American citizen(s) residing in this judicial district or other districts within the United States and are all natural persons, beneficiaries of a business trust, and are consumers within the meaning of 15 U.S.C TITLE 15 CHAPTER 41 , SUBCHAPTER V §1692a(3) and Consumer Protection Laws of this State. Plaintiffs herein are the equitable owners, of the Subject property, and have Paramount ownership and rights to possession to properties complained of herein.

12. Plaintiffs complains inter alia of fraud, Fraud against Real Estate, Invasion of Privacy, Unlawful Racketeering Acts, fraudulent liens placed against plaintiff's Real Property, Abusive debt collection practices, (especially debts which are not owed to the defendants), fraudulent and deceptive practices of the defendants, including accounting fraud, and other unlawful and despicable acts committed in the course of being in contact with, or doing business the defendants. At all times pertinent herein, plaintiff is a natural person, and individual consumer within the meaning of the Consumer Protections Laws of the United States.

13. Plaintiffs has suffered great harm as a result of the defendants wrongful, improper, fraudulent, and abusive misconduct, and seeks redress under the laws of the United States.

14. Defendants are the direct and proximate causes of the harm, either by fraud, by illegal racketeering or by a scheme or artifice to defraud for illegal purposes.

1 **15. Defendants:**

2 Defendants are at all times herein mentioned are Corporations, trusts, national banks, or mortgage
3 companies, or other financial institutions which transact business in this state, within the jurisdiction
4 of this court and maintain offices or satellite business terminals in this state.

5
6 **16.** The Defendants are further "debt collectors" within the meaning of 15 U.S.C TITLE 15
7 CHAPTER 41, SUBCHAPTER V §1692a(5) who collect debts as a part of its ongoing operations
8 and is also alleged to be **corrupt enterprises** within the meaning of 18 U.S.C 196(3) and §1962(c),
9 which engage in, or the activities of which affect, interstate commerce within the meaning of 18
10 U.S.C. §1962.

11 **17. Defendant(s)** HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE
HOLDERS OF DEUTSCHE ALT-A SECURITIES MORTGAGE LOAN
TRUST, SERIES 2007-1 MORTGAGE PASS-THROUGH CERTIFICATES is/are doing business in this
12 state, and within this judicial district. This defendant is wanted by all named plaintiffs herein.

13 **18. Defendant(s)** OPTION ONE MORTGAGE CORPORATION,
BARRINGTON CAPITAL CORPORATION is/are doing business in this
14 state and within this judicial district. This defendant is wanted by all named plaintiffs herein.

15
16 **19. Defendant(s)** OCWEN LOAN SERVICING, LLC, PHH MORTGAGE
CORPORATION; WESTERN PROGRESSIVE, LLC is/are doing business in this
17 state, and within this judicial district. This defendant is wanted by all named plaintiffs herein.

18
19 **20. Defendant(s)** 360 PARTNERSHIP LP, Fabrizio G. Pachano & Veronica J.
Pachano, Magnum Property Investments, LLC is/are doing business in this
20 state, and within this judicial district. This defendant is wanted by all named plaintiffs herein.

1 **21. Defendants (Continued):**

2 Defendants are at all times herein mentioned are Corporations, trusts, national banks, or mortgage
3 companies, or other financial institutions which transact business in this state, within the jurisdiction
4 of this court and maintain offices or satellite business terminals in this state.

5
6 **22.** The Defendants are further "debt collectors" within the meaning of 15 U.S.C TITLE 15
7 CHAPTER 41, SUBCHAPTER V §1692a(5) who collect debts as a part of its ongoing operations
8 and is also alleged to be **corrupt enterprises** within the meaning of 18 U.S.C 196(3) and §1962(c),
9 which engage in, or the activities of which affect, interstate commerce within the meaning of 18
10 U.S.C. §1962.

11 **23.** Defendant(s) WILMINGTON SAVINGS FUND SOCIETY, FSB, d/b/a CHRISTIANA
TRUST AS OWNER TRUSTEE OF THE RESIDENTIAL CREDIT
MANGANELLI & LEIDER, P.A., OPPORTUNITIES TRUST, CJJFN LLC, LAW OFFICES OF MANDEL, is/are doing business in this
12 state, and within this judicial district. This defendant is wanted by all named plaintiffs herein.

13 **24.** Defendant(s) CLAIRE MAYER, LOGS LEGAL GROUP, LLP; FREEDOM
MORTGAGE CORPORATION is/are doing business in this
14 state and within this judicial district. This defendant is wanted by all named plaintiffs herein.

15
16 **25.** Defendant(s) SOLON HOUSE, LLC, STEPHEN MCDONAGH, BENNETT
HONG, THE DEL PRADO FAMILY TRUST, ISHAK
BISHARA is/are doing business in this
17 state, and within this judicial district. This defendant is wanted by all named plaintiffs herein.

18
19 **26.** Defendant(s) Flagstar Bank, FSB, DEAN MORRIS, LLP, LAFAYETTE
PARISH SHERIFF DEPARTMENT, Blue Castle (Cayman)
LTD, LESHAE & ASSOCIATES LLC is/are doing business in this
20 state, and within this judicial district. This defendant is wanted by all named plaintiffs herein.

21 **27.** It is alleged herein that each of the defendants committed the fraudulent acts complained of
22 in Exhibit 1-24, individually, and in conspiracy with at least one or more of the other named
23 defendants.

SERVICE OF PROCESS

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28. Service of process has been perfected by serving defendants at their respective addresses, places of residency, personal service, or through their last know registered agents, to wit:

HSBC BANK, NA AS
TRUSTEE
452 FIFTH AVENUE
NEW YORK, NY 10018

McCalla Raymer Leibert Pierce,
LLP
301 E. Ocean Blvd.
Suite 1720
Long Beach, CA 90802

Nabeel Zuberi
301 E. Ocean Blvd. Suite 1720 Long
Beach, CA 90802

NIKHIL JINDAL, 517 S. MELROSE ST.
ANAHEIM, CA. 92805

OPTION ONE MORTGAGE
CORPORATION
6501 Irvine Center Dr
Irvine, CA 92618-2118

BARRINGTON CAPITAL
CORPORATION
620 Newport Center Dr Ste 1100,
Newport Beach, CA 92660

OCWEN LOAN SERVICING,
LLC
1661 Worthington Rd Ste 100,
West Palm Beach, FL 33409

PHH MORTGAGE
CORPORATION
450 N Brand Blvd,
Glendale, CA 91203

CORPORATIONS SERVICES
COMPANY
C.O WESTERN PROGRESSIVE, LLC
52710 GATEWAY OAKS DR STE
150N SACRAMENTO CA 95833

360 Partnership LP
92 Corporate Blvd #206
Irvine, Ca. 92606

Fabrizo G. Pachano &
Veronica J. Pachano
1330 Bentley Ct,
West Covina, CA 91791

Magnum Property Investments, LLC,
Nussbaum APC
Ste. 201
27489 Agoura Rd Agoura Hills CA
91301

WILMINGTON SAVINGS FUND
SOCIETY, FSB, d/b/a CHRISTIANA
TRUST AS OWNER TRUSTEE OF
THE RESIDENTIAL CREDIT
OPPORTUNITIES TRUST,

CJJFN LLC,
Barbara Bruno as Registered
Agent 5626 GUN CLUB RD,
WEST PALM BEACH, FL 33415

Claire Mayer
Logis Legal Group, LLP

FREEDOM MORTGAGE
CORPORATION
951 Yamato Rd Ste 175,
Boca Raton, Florida, 33431,

OLON HOUSE, LLC,
1945 CARROLL AVENUE
SAN FRANCISCO, CA. 94124

STEPHEN MCDONAGH
1919 LAWTON ST.
SAN FRANCISCO, CA. 94122

BENNETT HONG
1919 LAWTON ST.
SAN FRANCISCO, CA. 94122

THE DEL PRADO FAMILY
TRUST
1919 LAWTON ST.
SAN FRANCISCO, CA. 94122

ISHAK BISHARA

FLAGSTAR BANK, FSB
5151 Corporate Dr,
Troy, M 48098-2639

DEAN MORRIS LLP
1505 North 19th Street
Monroe, LA 71201

MARK T. GARBER, SHERIFF
PARISH OF LAFAYETTE,
1010 LAFAYETTE ST.
LAFAYETTE, LA. 70501

LESHAE & ASSOCIATES LLC
104 WINNIPEG AVE
LAFAYETTE, LA. 70501

Definitions:

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29. **"Plaintiff" or "Plaintiffs"** as used herein means all of the named plaintiffs namely:

Alfred McZeal, Jr., Jose R. Solano, Vien Thi-Ho, Yesenia Del Toro, Veronica Ponder Waters,
Geddes Sean Gibbs, Natalie Langley-Gibbs, Rene Del Prado, Desmond Roy Demontegnac

30. **"Defendant" or "Defendants"** as used herein means all of the named defendants namely

HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE HOLDERS OF DEUTSCHE ALT-A SECURITIES MORTGAGE LOAN TRUST, SERIES 2007-1
MORTGAGE PASS-THROUGH CERTIFICATES, McCalla Raymer Leibert Pierce, LLP., Nabeel Zuberi, Nikhil Jindal, OPTION ONE MORTGAGE CORPORATION,
BARRINGTON CAPITAL CORPORATION, OCWEN LOAN SERVICING, LLC, PHH MORTGAGE CORPORATION; WESTERN PROGRESSIVE, LLC, 360 PARTNERSHIP LP,
Fabrizio G. Pachano & Veronica J. Pachano, Magnum Property Investments, LLC, WILMINGTON SAVINGS FUND SOCIETY, FSB, d/b/a CHRISTIANA TRUST AS OWNER
TRUSTEE OF THE RESIDENTIAL CREDIT OPPORTUNITIES TRUST, CJJFN LLC, LAW OFFICES OF MANDEL, MANGANELLI & LEIDER, P.A., CLAIRE MAYER, LOGS
LEGAL GROUP, LLP; FREEDOM MORTGAGE CORPORATION, SOLON HOUSE, LLC, STEPHEN MCDONAGH, BENNETT HONG,, THE DEL PRADO FAMILY TRUST,
ISHAK BISHARA, Flagstar Bank, FSB, DEAN MORRIS, LLP, MARK T. GARBER, SHERIFF PARISH OF LAFAYETTE,,Blue Castle (Cayman) LTD, LESHAE &
ASSOCIATES LLC

31. **"Class" or "Class Member"** means the individual named plaintiffs proceeding pro se,
and/or the entire class of similarly situated individuals residing within the jurisdiction of the
Continental United States.

Alfred McZeal, Jr., Jose R. Solano, Vien Thi-Ho, Yesenia Del Toro, Veronica
Ponder Waters, Geddes Sean Gibbs, Natalie Langley-Gibbs, Rene Del Prado,
Desmond Roy Demontegnac

32. **"Business Trust"** as used herein means the *Massachusetts Trust* form by the
plaintiffs, namely:

THE HOUSTON REAL ESTATE BUSINESS TRUST

33. **"Trust Members"** means the named plaintiff's who are beneficiaries of the
trust or any other person, or entity having a financial interest or any interest held in the
said Massachusetts Business Trust ("**MBT**").

34. **Trust Property** means any and all property held in trust and described herein
including but not limited to personal property real property, causes of action, or any other
asset which may be lawfully held in a Massachusetts Business Trust, or any trust.

35. **"Dirty" or "Dirty Low Down"** means deceitful, fraudulent acts, omissions, or forged and
fraudulent instruments or people used to commit the fraudulent acts complained of herein.

36. **"Dirty Deed" or "Dirty Instrument"** means an instrument or instruments that were falsely
manufactured, including but not limited forged to instruments which violate the government
code of this state.

37. **ROBO-SIGNER**, means any process, fictitious or real person(s) who falsifies affidavits,
grant deeds, for filing in public record for purposes of stealing real property.

MULTIPLE QUESTIONS OF LAW OR FACT

1 38. There are multiple questions of law or fact that are common to the Class. These
2 include, but are not limited to:

3 (a) Whether Mortgage endorsed and transferred by Mortgage Electronic Registrations
4 Systems (MERS) during the applicable time period are Unenforceable.

5 (b) Whether Foreclosures initiated by third party trustees fraudulently assigned to
6 mortgages are null and void.

7 (c) Whether Foreclosures performed by out of state trustees are unlawful when those
8 trustees do not maintain offices in this state.

9 (d) Whether Foreclosures performed on Real Property after such property has been
10 discharged in Real Estate or **REMIC** Trust constitute conversion, and double-dipping.

11 (e) Whether the False Representation of Mortgages held as Securities and not actually
12 included in REMIC or other Trusts represent FRAUD and Securities Fraud.

13 (f) Whether the False representation of "**Holder in Due Course**" and Securities instruments
14 used to foreclose properties is FRAUD, or FRAUD upon the Court.

15 (g) Whether foreclosures that utilize **ROBO-SIGNERS**, fraudulently created GRANT
16 DEEDS, or any forged instruments are unenforceable represent fraud upon public record,
17 fraud against the plaintiffs, and fraud against Real Property.

18 (h) Whether Evictions that utilize **ROBO-SIGNERS**, fraudulently created GRANT DEEDS, or
19 any forged instruments are unenforceable represent fraud upon public record, Fraud Upon
20 the Court, fraud against the plaintiffs, and fraud against Real Property.

21 (i) Whether the Claiming of Real Properties by virtue of a merger, and not by assignment, is
22 sufficient to establish that defendants are the owner of any such property.

23 (j) Whether the filing of Unlawful Detainer Actions, Eviction Actions, or foreclosures without
24 proper legal standing is a violation of plaintiffs's Civil and Constitutional rights.

25 (j) Whether any and all predatory sub-prime loans violate the Federal Truth in Lending Act,
26 are fraudulent in nature, and are unenforceable as a matter of law.

27 (k) Whether insufficient disclosures by defendants is a violation of the Federal Real Estate
28 Settlement Procedures Act & Federal Trust in Lending Laws.

(l) Whether any stock investments registered pursuant to the Securities and Exchange
Commission was used in any money laundering or investment schemes which violate
state and federal laws.

CLASS ACTION ALLEGATIONS

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39. There are Class Action issues in this case which affect the class, and many individuals who are similarly situated and thus Plaintiffs substituted attorneys will seek certification of the following Class pursuant to Fed. R. Civ. P. 23(b)(2) and/or (3).

THE CLASS

The class of persons who initiated, held mortgages or stock with any of the defendants from 2014 to 2022 whose commercial paper was traded as Mortgage Backed Securities, or persons whose mortgages were converted to stock investments and subsequently transferred to Real Estate Trusts and who subsequently faced foreclosures and/or evictions, including those persons who were in Adverse Possession of Real Properties after illegal foreclosures perpetrated with ROBO-SIGNERS, false grant deeds, fictitious persons, or by other fraudulent methods, and all other persons who were victims of Bankruptcy Scams, foreclosure, and eviction lawsuits by defendants and persons who held Real Estate or stock assets with any of the defendants.

40. The Class has millions of people and is so numerous that joinder of all members is impracticable.

41. The Claims of the Plaintiffs and sub-class are typical of the claims of the Class.

41 (a) Sub-Class - The Sub-Class Means:

Alfred McZeal, Jr., Jose R. Solano, Vien Thi-Ho, Yesenia Del Toro, Veronica Ponder Waters, Geddes Sean Gibbs, Natalie Langley-Gibbs, Rene Del Prado, Desmond Roy Demontegnac

42. The named Plaintiffs will fairly and adequately protect the interest of the Class.

43. The Plaintiffs have no interest antagonistic to those of the Class, and they will retain counsel experienced in Consumer Class litigation to be substituted on a motion for substitution to be later filed by the plaintiffs' or plaintiffs' counsel.

44. Alternatively, in the interest of justice, and public interest, this Court may appoint competent and experienced class action counsel in maintaining this class action.

45. Defendants, and each of them, have acted or refused to act on grounds generally applicable to the Class.

46. Questions of law or fact Common to the Class predominate over questions affecting only individual Class Members.

47. A Class Action is Superior to all other forms of Adjudication.

FACTUAL ALLEGATIONS

FRAUD, Racketeering, Quiet Title, Abusive Deceptive Collections, and Unfair Business Practices

48. In an harassing, and evil scheme to steal, and defraud Real Property of the Plaintiff(s), the named defendants, and each of them, individually, and collectively, committed the fraudulent acts described in Exhibits 1-24. which are incorporated herein by reference whereby defendants, and each of them, commenced a financial and Real Estate scam to unlawfully steal Real or Personal Property by forwarding and filing misleading and false instruments and/or by filing fraudulent liens, false deeds, forged grant deeds, and other evil instruments which purport to convey property and title to defendants, but which in fact, conveys absolutely nothing; these instruments are ultimately used to steal & defraud.

49. These false instruments contained incorrect, misleading, erroneous and manufactured information, which cannot be traced back to, verified, or reconciled with any valid UCC transaction relative to the subject real property identified on page 1 and Exhibit A of this complaint.

50. Moreover, these instruments are tools of fraud and deception are self-serving instruments, which purport to claim to have legal rights to the subject property, but which in fact are only fabricated instruments by the defendants for the sole purpose of creating "an interest" in the subject real property; but were wrongly and fraudulently manufactured by the defendants in order to gain an unjust economic financial advantage over the plaintiffs as complained of herein and in Exhibit 1 thru 24 (the FRAUD claims) and The RICO Claim.

51. One of the most appalling circumstances of the fraud in this case, is that the instruments used in the scam, has absolutely no basis of ownership to the defendants, does not actually convey property to the defendants, cannot be traced back to valid trustees, or substitute trustees, and has no valid chain of succession of ownership to any of the named defendants.

52. Defendants used unlawful and unscrupulous methods of illegal fraudulent conveyances to create a false interest in real property, fraudulently setting themselves up as "good faith purchasers, holders in due course, but having only worthless "ghost notes" which give defendants no rights over the subject properties what-so-ever.

53. Defendants routinely use fraud to steal property from consumers, and used the same malicious, despicable, and fraudulent system to create a false interest in plaintiff's Real Property, whereby defendants so called "interest" is actually based on false liens, or fraudulently manufactured deeds, worthless fraudulent mortgages, or fraudulently securities instruments.

FACTUAL ALLEGATIONS - ROUTINE USE OF FRAUD

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1 **54.** Defendants, and each of them, individually, and collectively, **routinely use fraud to steal**
2 **property** from consumers, and used the same malicious, despicable, and fraudulent system to
3 defraud public record, create a false interests in Real Property, including the Plaintiffs' Real Property,
4 whereby defendants so called "interest" is actually and in reality only based on FRAUD, false **liens**,
5 or **fraudulently manufactured deeds**, worthless **fraudulent mortgages, or frauduently securities**
6 **instruments.**

7 **55.** For example, **each and every one of the named defendants** have in Common false
8 instruments, including the manufacturing of false instruments, fraud instruments fraudulently filed in
9 the County Recorder office, such as Trustee Deeds Upon Sale, fraudulent Notice of Defaults,
10 ROBO-SIGNED grant deeds, "dirty" deeds, false affidavits, affidavits signed by Robo Signers,
11 Affidavit which were falsely notarized, representing notary fraud, and many other treacherous and
12 misleading instruments, explicitly stated in herein, and which can be seen and witnessed in the
13 attached Exhibits 1 thru 30, attached herein, and made a part hereof, and which paints a accurate
14 portrait of defendants fraudulent and criminal activity, which gave rise to this class action complaint.

15 **56.** In all of these instances, these named defendants, and each of them, have absolutely no
16 standing to proceed in foreclosure or eviction, but proceed under the guise of propriety, under false
17 pretenses that it somehow owns interest in the subject properties, and mortgage notes complained of
18 herein.

19 **FRAUDULENT & ILLEGAL EVICTIONS - FRAUD UPON THE COURT**

20 **57.** In every instance herein, these same named defendants, individually, and collectively
21 have filed improper and fraudulent Unlawful Detainer or **frivolous eviction cases without**
22 **standing**, against the named plaintiffs in State Courts, including Superior Courts, falsely
23 claiming the Right To Possession, but in fact is in essence committing **FRAUD** upon the
24 Court because defendants evidence used in these proceedings is based wholly on the fraud
25 described herein, and in **Exhibits 1-24** the **fraud exhibits** which has been attached to this
26 complaint.
27
28

ALL NAMED DEFENDANTS

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58. Exhibit 1-24 are incorporated hiererein by reference, as if fully setforth herein. The above named Defendants conspired among themselves, had a "meeting of the minds", an agreed to conduct, and did conduct an **insidious fraud campaign** against the plaintiff and the subject real property **identified on Page 1 and Exhibit A of this complaint**, which said fraud campaign consisted of **highly illegal criminal methods**, and **unlawful transfers** which includes, **methods of forgery, and fraud**, and is not limited to all of the following **despicable acts**:

☒ (a) Manufacturing of **False & forged Instruments** to defraud Real Property, and,

☒ (b) Recording False Instruments into Real Property records, and,

☒ (c) Fraudulently misrepresenting itself as the Holder in Due Course of a mortgage note, which falsely gives itself right to the subject property,

☒ (d) Fraudulently **staging false foreclosure sales** and misrepresenting itself as the "highest bidder" or purchaser of the property at a foreclosure sale or auction.

59. Defendants unlawful and unscrupulous methods of illegal **fraudulent conveyances** to unauthorized individuals, **third party fraudsters**, and/or **fictitious individuals**, and other types of **"ghost entities"**, **forged instruments**, **including robo signers**, all of which were illegally used to create a false interest in plaintiff's real property as identified on page 1 of this complaint.

60. The third party fraudsters, fictitious individuals, and ghost entities, (hereinafter "the ghost") are used in the scam to create, modify, sign, and execute **false foreclosures**, **false documents**, and **forged instruments** related to the subject property which is subsequently fraudulently filed into public property record which ultimately creates a **false lien** or unlawful **cloud over the title**.

61. The **"holders in due course"** scam, as explained more fully herein employs **"ghost notes"** **fake mortgages, non-originals, unverified instruments** to substantiate defendants right or claim to the subject property. **Defendants are unable to produce any real note in its possession**, nor, has any such possession of any "blue ink" original note, and has committed a fraud against the subject property, and has **slandered the title, causing losses to plaintiff(s)**.

62. Defendants outrageous acts constitute **Conversion**, **FRAUD**, and **Unjust Enrichment**.

General Allegations Against All Defendants:

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63. The previous paragraphs, and **Exhibits 1-24** (fraud), supplementary fraud pleadings, including **The RICO claim** are incorporated herein by reference as if fully set forth herein. The following **nonexclusive list** of unlawful acts were committed **by** the above **named defendant**, and in furtherance of the insidious fraud campaign against the plaintiffs, and properties complained of held in trust by the plaintiffs.

(a) Defendant(s) and each of them individually, committed the fraud, or conspired to commit 1 or more fraudulent acts against the Trust Properties complained of in Exhibits 1-24 and supplemental fraud pleading.

(b) DEFENDANTS USED & DEPLOYED **ROBO-SIGNERS** TO **COMMIT FRAUD** AGAINST THE PROPERTIES COMPLAINED OF HEREIN.

(c) DEFENDANT MANUFACTURED **FRAUDULENT NOTICE OF DEFAULTS** AND RECORDED THESE FRAUDULENT INSTRUMENTS CLAIMING FALSE INTEREST IN THE PROPERTIES.

(d) DEFENDANTS **COMMITTED CRIMINAL FORGERY** BY USING ROBOSIGNERS, TO SIGN AND CREATE FRAUDULENT INSTRUMENTS FOR FILING IN PUBLIC RECORD

(e) DEFENDANTS AND EACH OF THEM **COMMITTED THE FRAUD IN EXHIBITS 1 THROUGH 24**, INCLUDING THE FRAUD MACHINE, ATTACHED TO THIS COMPLAINT

(f) DEFENDANTS HAVE **ILLEGALLY FORECLOSED** & **UNLAWFULLY SEIZED** PROPERTY DESCRIBED HEREIN.

(g) DEFENDANTS HAVE ILLEGALLY **PERFORMED EVICTIONS** & HAVE **VIOLATED THE CIVIL AND CONSTITUTIONAL RIGHTS OF THE PLAINTIFFS, AND THE CLASS.**

(h) DEFENDANTS HAVE **PERPETRATED FRAUDS UPON STATE & FEDERAL COURTS, AND BANKRUPTCY COURTS** BY FILING AND FRAUDULENT DOCUMENTS IN JUDICIAL PROCEEDINGS.

(i) DEFENDANTS HAVE OPERATED INCONSPICUOUSLY WITH PUBLIC SERVANTS SUCH AS POLICE OFFICERS TO **UNLAWFULLY VIOLATE PLAINTIFF CONSTITUTIONAL RIGHTS**

(j) DEFENDANTS HAVE **UNLAWFULLY TRESPASS THE PROPERTY, AND PROPERTY RIGHTS** OF THE PLAINTIFF BY UNLAWFULLY ENTERING WITHOUT AUTHORIZATION

(k) DEFENDANTS **MANUFACTURED FALSE SALES** AND **FALSE TRUSTEE DEEDS UPON SALE** WHICH **RESULT IN CRIMINAL CONVERSION OF REAL PROPERTY.**

DEFENDANTS HAVE **HELD FALSE AND FRAUDULENT FORECLOSURE SALES** (l) WHICH HAVE **RESULTED IN GRAND THEFT OF THE SUBJECT PROPERTIES.**

Specific Allegations Against Defendants:

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HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE HOLDERS OF DEUTSCHE ALT-A SECURITIES MORTGAGE LOAN TRUST, SERIES 2007-1 MORTGAGE PASS-THROUGH CERTIFICATES, McCalla Raymer Leibert Pierce, LLP., Nabeel Zuberi, Nikhil Jindal

64. Paragraphs 1-63, and **Exhibits 1-24** are incorporated herein by reference as if fully set forth herein. The following **nonexclusive list** of unlawful acts were committed by the above **named defendants**, and in furtherance of the insidious fraud campaign against the plaintiffs, and theft of the properties complained of herein.

(a) Defendant(s) HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE HOLDERS OF DEUTSCHE ALT-A SECURITIES MORTGAGE LOAN TRUST, SERIES 2007-1 MORTGAGE PASS-THROUGH CERTIFICATES individually, committed the fraud, or conspired to commit one or more fraudulent acts against the Properties complained of in **Exhibits 1-24**

(b) Defendant(s) **McCalla Raymer Leibert Pierce, LLP** individually, committed the fraud, or conspired to commit one or more fraudulent acts against the Properties complained of in **Exhibits 1-24**

(c) Defendant(s) **Nabeel Zuberi & Nikhil Jindal** individually, committed the fraud, or conspired to commit one or more fraudulent acts against the Properties complained of in **Exhibits 1-24**

(d) Defendant(s) HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE HOLDERS OF DEUTSCHE ALT-A SECURITIES MORTGAGE LOAN TRUST, SERIES 2007-1 MORTGAGE PASS-THROUGH CERTIFICATES individually, manufactured a false and fraudulent lien on the subject properties held in trust for purposes of claiming ownership of the subject property.

(e) Defendant(s) **McCalla Raymer Leibert Pierce, LLP** individually, manufactured a false and fraudulent lien on the subject properties held in trust for purposes of claiming ownership of the subject properties..

(f) Defendant(s) **Nabeel Zuberi & Nikhil Jindal** individually, manufactured a false and fraudulent lien on the subject properties held in trust for purposes of claiming ownership of the subject property.

(g) Defendant(s) HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE HOLDERS OF DEUTSCHE ALT-A SECURITIES MORTGAGE LOAN TRUST, SERIES 2007-1 MORTGAGE PASS-THROUGH CERTIFICATES conspired with the other named defendants to put an unlawful cloud over the titles of the properties complained of herein and Exhibit A.

(h) Defendant(s) **McCalla Raymer Leibert Pierce, LLP** conspired with the other named defendants to put an unlawful cloud over the titles of the properties complained of herein and Exhibit A.

(i) Defendant(s) **Nabeel Zuberi & Nikhil Jindal** conspired with the other named defendants to put an unlawful cloud over the titles of the properties complained of herein and Exhibit A.

(j) Defendant(s) HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE HOLDERS OF DEUTSCHE ALT-A SECURITIES MORTGAGE LOAN TRUST, SERIES 2007-1 MORTGAGE PASS-THROUGH CERTIFICATES conspired with the other named defendants to commit the **unlawful acts of Racketeering** specifically complained of in Exhibits 1 - 24.

(j) Defendant(s) **McCalla Raymer Leibert Pierce, LLP** conspired with the other named defendants to commit the **unlawful acts of Racketeering** specifically complained of in Exhibits 1 - 24.

(k) Defendant(s) **Nabeel Zuberi & Nikhil Jindal** conspired with the other named defendants to commit the **unlawful acts of Racketeering** specifically complained of in Exhibits 1 - 24.

Specific Allegations Against Defendants:

Page 21 of 86

OPTION ONE MORTGAGE CORPORATION, BARRINGTON CAPITAL CORPORATION

65. Paragraphs 1-64, and ***Exhibits 1-24*** are incorporated herein by reference as if fully set forth herein. The following **nonexclusive list** of unlawful acts were committed **by** the above **named defendants**, and in furtherance of the insidious fraud campaign against the plaintiffs, and theft of the properties complained of herein.

(a) Defendant(s) **OPTION ONE MORTGAGE CORPORATION** individually, committed the fraud, or conspired to commit one or more fraudulent acts against the Properties complained of in **Exhibits 1-24**

(b) Defendant(s) **BARRINGTON CAPITAL CORPORATION** individually, committed the fraud, or conspired to commit one or more fraudulent acts against the Properties complained of in **Exhibits 1-24**

(c) Defendant(s) **OCWEN LOAN SERVICING, LLC** individually, committed the fraud, or conspired to commit one or more fraudulent acts against the Properties complained of in **Exhibits 1-24**

(d) Defendant(s) **OPTION ONE MORTGAGE CORPORATION** individually, **manufactured a false and fraudulent lien** on the subject properties held in trust for purposes of claiming ownership of the subject property.

(e) Defendant(s) **BARRINGTON CAPITAL CORPORATION** individually, **manufactured a false and fraudulent lien** on the subject properties held in trust for purposes of claiming ownership of the subject properties.

(f) Defendant(s) **OCWEN LOAN SERVICING, LLC** individually, **manufactured a false and fraudulent lien** on the subject properties held in trust for purposes of claiming ownership of the subject property.

(g) Defendant(s) **OPTION ONE MORTGAGE CORPORATION** **conspired with the other named defendants** to put an unlawful cloud over the titles of the properties complained of herein and Exhibit A.

(h) Defendant(s) **BARRINGTON CAPITAL CORPORATION** **conspired with the other named defendants** to put an **unlawful cloud over the titles of the properties** complained of herein and Exhibit A.

(i) Defendant(s) **OCWEN LOAN SERVICING, LLC** **conspired with the other named defendants** to put an **unlawful cloud over the titles of the properties** complained of herein and Exhibit A.

(j) Defendant(s) **OPTION ONE MORTGAGE CORPORATION** **conspired with the other named defendants** to commit the **unlawful acts of Rackeetering** specifically complained of in Exhibits 1 - 24.

(j) Defendant(s) **BARRINGTON CAPITAL CORPORATION** **conspired with the other named defendants** to commit the **unlawful acts of Rackeetering** specifically complained of in Exhibits 1 - 24.

(k) Defendant(s) **OCWEN LOAN SERVICING, LLC** **conspired with the other named defendants** to commit the **unlawful acts of Rackeetering** specifically complained of in Exhibits 1 - 24.

Specific Allegations Against Defendants:

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OCWEN LOAN SERVICING, LLC, PHH MORTGAGE CORPORATION; WESTERN PROGRESSIVE, LLC

66. Paragraphs 1-65, and ***Exhibits 1-24*** are incorporated herein by reference as if fully set forth herein. The following **nonexclusive list** of unlawful acts were committed **by** the above **named defendants**, and in furtherance of the insidious fraud campaign against the plaintiffs, and theft of the properties complained of herein.

(a) Defendant(s) **PHH MORTGAGE CORPORATION** individually, committed the fraud, or conspired to commit one or more fraudulent acts against the Properties complained of in ***Exhibits 1-24***

(b) Defendant(s) **WESTERN PROGRESSIVE, LLC** individually, committed the fraud, or conspired to commit one or more fraudulent acts against the Properties complained of in ***Exhibits 1-24***

(c) Defendant(s) **360 Partnership LP** individually, committed the fraud, or conspired to commit one or more fraudulent acts against the Properties complained of in ***Exhibits 1-24***

(d) Defendant(s) **PHH MORTGAGE CORPORATION** individually, manufactured a false and fraudulent lien on the subject properties held in trust for purposes of claiming ownership of the subject property.

(e) Defendant(s) **WESTERN PROGRESSIVE, LLC** individually, manufactured a false and fraudulent lien on the subject properties held in trust for purposes of claiming ownership of the subject properties.

(f) Defendant(s) **360 Partnership LP** individually, manufactured a false and fraudulent lien on the subject properties held in trust for purposes of claiming ownership of the subject property.

(g) Defendant(s) **PHH MORTGAGE CORPORATION** conspired with the other named defendants to put an unlawful cloud over the titles of the properties complained of herein and Exhibit A.

(h) Defendant(s) **WESTERN PROGRESSIVE, LLC** conspired with the other named defendants to put an unlawful cloud over the titles of the properties complained of herein and Exhibit A.

(i) Defendant(s) **360 Partnership LP** conspired with the other named defendants to put an unlawful cloud over the titles of the properties complained of herein and Exhibit A.

(j) Defendant(s) **PHH MORTGAGE CORPORATION** conspired with the other named defendants to commit the **unlawful acts of Rackeetering** specifically complained of in Exhibits 1 - 24.

(j) Defendant(s) **WESTERN PROGRESSIVE, LLC** conspired with the other named defendants to commit the **unlawful acts of Rackeetering** specifically complained of in Exhibits 1 - 24.

(k) Defendant(s) **360 Partnership LP** conspired with the other named defendants to commit the **unlawful acts of Rackeetering** specifically complained of in Exhibits 1 - 24.

Specific Allegations Against Defendants:

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360 PARTNERSHIP LP, Fabrizio G. Pachano & Veronica J. Pachano, Magnum Property Investments, LLC

67. Paragraphs 1-66, and **Exhibits 1-24** are incorporated herein by reference as if fully set forth herein. The following **nonexclusive list** of unlawful acts were committed by the above **named defendants**, and in furtherance of the insidious fraud campaign against the plaintiffs, and theft of the properties complained of herein.

- (a) Defendant(s) **Fabrizo G. Pachano & Veronica J. Pachano** individually, committed the fraud, or conspired to commit one or more fraudulent acts against the Properties complained of in **Exhibits 1-24**
- (b) Defendant(s) **Magnum Property Investments, LLC** individually, committed the fraud, or conspired to commit one or more fraudulent acts against the Properties complained of in **Exhibits 1-24**
- (c) Defendant(s) WILMINGTON SAVINGS FUND SOCIETY, FSB, d/b/a CHRISTIANA TRUST AS OWNER TRUSTEE OF THE RESIDENTIAL CREDIT OPPORTUNITIES TRUST, individually, committed the fraud, or conspired to commit one or more fraudulent acts against the Properties complained of in **Exhibits 1-24**
- (d) Defendant(s) **Fabrizo G. Pachano & Veronica J. Pachano** individually, manufactured a false and fraudulent lien on the subject properties held in trust for purposes of claiming ownership of the subject property.
- (e) Defendant(s) **Magnum Property Investments, LLC** individually, manufactured a false and fraudulent lien on the subject properties held in trust for purposes of claiming ownership of the subject properties.
- (f) Defendant(s) WILMINGTON SAVINGS FUND SOCIETY, FSB, d/b/a CHRISTIANA TRUST AS OWNER TRUSTEE OF THE RESIDENTIAL CREDIT OPPORTUNITIES TRUST, individually, manufactured a false and fraudulent lien on the subject properties held in trust for purposes of claiming ownership of the subject property.
- (g) Defendant(s) **Fabrizo G. Pachano & Veronica J. Pachano** conspired with the other named defendants to put an unlawful cloud over the titles of the properties complained of herein and Exhibit A.
- (h) Defendant(s) **Magnum Property Investments, LLC** conspired with the other named defendants to put an unlawful cloud over the titles of the properties complained of herein and Exhibit A.
- (i) Defendant(s) WILMINGTON SAVINGS FUND SOCIETY, FSB, d/b/a CHRISTIANA TRUST AS OWNER TRUSTEE OF THE RESIDENTIAL CREDIT OPPORTUNITIES TRUST, conspired with the other named defendants to put an unlawful cloud over the titles of the properties complained of herein and Exhibit A.
- (j) Defendant(s) **Fabrizo G. Pachano & Veronica J. Pachano** conspired with the other named defendants to commit the **unlawful acts of Racketeering** specifically complained of in Exhibits 1 - 24.
- (j) Defendant(s) **Magnum Property Investments, LLC** conspired with the other named defendants to commit the **unlawful acts of Racketeering** specifically complained of in Exhibits 1 - 24.
- (k) Defendant(s) WILMINGTON SAVINGS FUND SOCIETY, FSB, d/b/a CHRISTIANA TRUST AS OWNER TRUSTEE OF THE RESIDENTIAL CREDIT OPPORTUNITIES TRUST, conspired with the other named defendants to commit the **unlawful acts of Racketeering** specifically complained of in Exhibits 1 - 24.

Specific Allegations Against Defendants:

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WILMINGTON SAVINGS FUND SOCIETY, FSB, d/b/a CHRISTIANA TRUST AS OWNER TRUSTEE OF THE RESIDENTIAL CREDIT OPPORTUNITIES TRUST, CJJFN LLC, LAW OFFICES OF MANDEL, MANGANELLI & LEIDER, P.A.,

68. Paragraphs 1-66, and **Exhibits 1-24** are incorporated herein by reference as if fully set forth herein. The following **nonexclusive list** of unlawful acts were committed **by** the above **named defendants**, and in furtherance of the insidious fraud campaign against the plaintiffs, and theft of the properties complained of herein.

(a) Defendant(s) **CJJFN LLC, & LAW OFFICES OF MANDEL, MANGANELLI & LEIDER, P.A.,** individually, committed the fraud, or conspired to commit one or more fraudulent acts against the Properties complained of in **Exhibits 1-24**

(b) Defendant(s) **Claire Mayer & LOGS LEGAL GROUP, LLP** individually, committed the fraud, or conspired to commit one or more fraudulent acts against the Properties complained of in **Exhibits 1-24**

(c) Defendant(s) **FREEDOM MORTGAGE CORPORATION** individually, committed the fraud, or conspired to commit one or more fraudulent acts against the Properties complained of in **Exhibits 1-24**

(d) Defendant(s) **CJJFN LLC, & LAW OFFICES OF MANDEL, MANGANELLI & LEIDER, P.A.,** individually, **manufactured a false and fraudulent lien** on the subject properties held in trust for purposes of claiming ownership of the subject property.

(e) Defendant(s) **Claire Mayer & LOGS LEGAL GROUP, LLP** individually, **manufactured a false and fraudulent lien** on the subject properties held in trust for purposes of claiming ownership of the subject properties.

(f) Defendant(s) **FREEDOM MORTGAGE CORPORATION** individually, **manufactured a false and fraudulent lien** on the subject properties held in trust for purposes of claiming ownership of the subject property.

(g) Defendant(s) **CJJFN LLC, & LAW OFFICES OF MANDEL, MANGANELLI & LEIDER, P.A.,** **conspired with the other named defendants** to put an unlawful cloud over the titles of the properties complained of herein and Exhibit A.

(h) Defendant(s) **Claire Mayer & LOGS LEGAL GROUP, LLP** **conspired with the other named defendants** to put an **unlawful cloud over the titles of the properties** complained of herein and Exhibit A.

(i) Defendant(s) **FREEDOM MORTGAGE CORPORATION** **conspired with the other named defendants** to put an **unlawful cloud over the titles of the properties** complained of herein and Exhibit A.

(j) Defendant(s) **CJJFN LLC, & LAW OFFICES OF MANDEL, MANGANELLI & LEIDER, P.A.,** **conspired with the other named defendants** to commit the **unlawful acts of Racketeering** specifically complained of in Exhibits 1 - 24.

(j) Defendant(s) **Claire Mayer & LOGS LEGAL GROUP, LLP** **conspired with the other named defendants** to commit the **unlawful acts of Racketeering** specifically complained of in Exhibits 1 - 24.

(k) Defendant(s) **FREEDOM MORTGAGE CORPORATION** **conspired with the other named defendants** to commit the **unlawful acts of Racketeering** specifically complained of in Exhibits 1 - 24.

Specific Allegations Against Defendants:

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CLAIRE MAYER, LOGS LEGAL GROUP, LLP; FREEDOM MORTGAGE CORPORATION

69. The previous paragraphs, and ***Exhibits 1-24***, including the fraud claims are incorporated herein by reference as if fully set forth herein. The following **nonexclusive list** of unlawful acts were committed **by** the above **named defendant**, and in furtherance of the insidious fraud campaign against the plaintiffs, and properties complained of held in trust by the plaintiffs.

(a) Defendant(s) **SOLON HOUSE, LLC** individually, committed the fraud, or conspired to commit one or more fraudulent acts against the Properties complained of in **Exhibits 1-24**

(b) Defendant(s) **STEPHEN MCDONAGH** individually, committed the fraud, or conspired to commit one or more fraudulent acts against the Properties complained of in **Exhibits 1-24**

(c) Defendant(s) **BENNETT HONG** individually, committed the fraud, or conspired to commit one or more fraudulent acts against the Properties complained of in **Exhibits 1-24**

(d) Defendant(s) **SOLON HOUSE, LLC** individually, manufactured a false and fraudulent lien on the subject properties held in trust for purposes of claiming ownership of the subject property.

(e) Defendant(s) **STEPHEN MCDONAGH** individually, manufactured a false and fraudulent lien on the subject properties held in trust for purposes of claiming ownership of the subject properties.

(f) Defendant(s) **BENNETT HONG** individually, manufactured a false and fraudulent lien on the subject properties held in trust for purposes of claiming ownership of the subject property.

(g) Defendant(s) **SOLON HOUSE, LLC** conspired with the other named defendants to put an unlawful cloud over the titles of the properties complained of herein and Exhibit A.

(h) Defendant(s) **STEPHEN MCDONAGH** conspired with the other named defendants to put an unlawful cloud over the titles of the properties complained of herein and Exhibit A.

(i) Defendant(s) **BENNETT HONG** conspired with the other named defendants to put an unlawful cloud over the titles of the properties complained of herein and Exhibit A.

(j) Defendant(s) **SOLON HOUSE, LLC** conspired with the other named defendants to commit the **unlawful acts of Racketeering** specifically complained of in Exhibits 1 - 24.

(j) Defendant(s) **STEPHEN MCDONAGH** conspired with the other named defendants to commit the **unlawful acts of Racketeering** specifically complained of in Exhibits 1 - 24.

(k) Defendant(s) **BENNETT HONG** conspired with the other named defendants to commit the **unlawful acts of Racketeering** specifically complained of in Exhibits 1 - 24.

Specific Allegations Against Defendants: Page 26 of 86

SOLON HOUSE, LLC, STEPHEN MCDONAGH, BENNETT HONG, THE DEL PRADO FAMILY TRUST, ISHAK BISHARA

70. The previous paragraphs, and ***Exhibits 1-12***, including the fraud claims are incorporated herein by reference as if fully set forth herein. The following ***nonexclusive list*** of unlawful acts were committed by the above ***named defendant***, and in furtherance of the insidious fraud campaign against the plaintiffs, and properties complained of held in trust by the plaintiffs.

(a) Defendant(s) **THE DEL PRADO FAMILY TRUST** individually, committed the fraud, or conspired to commit one or more fraudulent acts against the Properties complained of in ***Exhibits 1-24***

(b) Defendant(s) **ISHAK BISHARA** individually, committed the fraud, or conspired to commit one or more fraudulent acts against the Properties complained of in ***Exhibits 1-24***

(c) Defendant(s) **Flagstar Bank, FSB** individually, committed the fraud, or conspired to commit one or more fraudulent acts against the Properties complained of in ***Exhibits 1-24***

(d) Defendant(s) **THE DEL PRADO FAMILY TRUST** individually, manufactured a false and fraudulent lien on the subject properties held in trust for purposes of claiming ownership of the subject property.

(e) Defendant(s) **ISHAK BISHARA** individually, manufactured a false and fraudulent lien on the subject properties held in trust for purposes of claiming ownership of the subject properties..

(f) Defendant(s) **Flagstar Bank, FSB** individually, manufactured a false and fraudulent lien on the subject properties held in trust for purposes of claiming ownership of the subject property.

(g) Defendant(s) **THE DEL PRADO FAMILY TRUST** conspired with the other named defendants to put an unlawful cloud over the titles of the properties complained of herein and Exhibit A.

(h) Defendant(s) **ISHAK BISHARA** conspired with the other named defendants to put an unlawful cloud over the titles of the properties complained of herein and Exhibit A.

(i) Defendant(s) **Flagstar Bank, FSB** conspired with the other named defendants to put an unlawful cloud over the titles of the properties complained of herein and Exhibit A.

(j) Defendant(s) **THE DEL PRADO FAMILY TRUST** conspired with the other named defendants to commit the ***unlawful acts of Racketeering*** specifically complained of in Exhibits 1 - 24.

(j) Defendant(s) **ISHAK BISHARA** conspired with the other named defendants to commit the ***unlawful acts of Racketeering*** specifically complained of in Exhibits 1 - 24.

(k) Defendant(s) **Flagstar Bank, FSB** conspired with the other named defendants to commit the ***unlawful acts of Racketeering*** specifically complained of in Exhibits 1 - 24.

Specific Allegations Against Defendants: Page 27 of 86

Flagstar Bank, FSB, DEAN MORRIS, LLP, LAFAYETTE PARISH SHERIFF DEPARTMENT, Blue Castle (Cayman) LTD, LESHAE & ASSOCIATES LLC

71. The previous paragraphs, and ***Exhibits 1-12***, including the fraud claims are incorporated herein by reference as if fully set forth herein. The following ***nonexclusive list*** of unlawful acts were committed by the above ***named defendant***, and in furtherance of the insidious fraud campaign against the plaintiffs, and properties complained of held in trust by the plaintiffs.

(a) Defendant(s) **DEAN MORRIS, LLP** individually, committed the fraud, or conspired to commit one or more fraudulent acts against the Properties complained of in ***Exhibits 1-24***

(b) Defendant(s) **LAFAYETTE PARISH SHERIFF DEPARTMENT** individually, committed the fraud, or conspired to commit one or more fraudulent acts against the Properties complained of in ***Exhibits 1-24***

(c) Defendant(s) **LASHAE ENTERPRISES, LLC** individually, committed the fraud, or conspired to commit one or more fraudulent acts against the Properties complained of in ***Exhibits 1-24***

(d) Defendant(s) **DEAN MORRIS, LLP** individually, manufactured a false and fraudulent lien on the subject properties held in trust for purposes of claiming ownership of the subject property.

(e) Defendant(s) **LAFAYETTE PARISH SHERIFF DEPARTMENT** individually, manufactured a false and fraudulent lien on the subject properties held in trust for purposes of claiming ownership of the subject properties.

(f) Defendant(s) **LASHAE ENTERPRISES, LLC** individually, manufactured a false and fraudulent lien on the subject properties held in trust for purposes of claiming ownership of the subject property.

(g) Defendant(s) **DEAN MORRIS, LLP** conspired with the other named defendants to put an unlawful cloud over the titles of the properties complained of herein and Exhibit A.

(h) Defendant(s) **LAFAYETTE PARISH SHERIFF DEPARTMENT** conspired with the other named defendants to put an unlawful cloud over the titles of the properties complained of herein and Exhibit A.

(i) Defendant(s) **LASHAE ENTERPRISES, LLC** conspired with the other named defendants to put an unlawful cloud over the titles of the properties complained of herein and Exhibit A.

(j) Defendant(s) **DEAN MORRIS, LLP** conspired with the other named defendants to commit the ***unlawful acts of Racketeering*** specifically complained of in Exhibits 1 - 24.

(j) Defendant(s) **LAFAYETTE PARISH SHERIFF DEPARTMENT** conspired with the other named defendants to commit the ***unlawful acts of Racketeering*** specifically complained of in Exhibits 1 - 24.

(k) Defendant(s) **LASHAE ENTERPRISES, LLC** conspired with the other named defendants to commit the ***unlawful acts of Racketeering*** specifically complained of in Exhibits 1 - 24.

COUNT 1: VERIFIED COMPLAINT FOR QUIET TITLE

THE FILING OF FALSE INSTRUMENTS AGAINST THE SUBJECT PROPERTIES HAVE PLACED UNLAWFUL CLOUDS ON THE TITLE TO THE SAID PROPERTIES, AND PLAINTIFF'S ARE ENTITLED TO HAVE THESE FRAUDULENT INSTRUMENTS CANCELED, PUBLIC TITLE CLEARED IN THE NAME OF THE PLAINTIFFS.

72. The preceding paragraphs *of this complaint, Exhibits 1-24 and supplemental fraud pleadings* are incorporated herein by reference. Plaintiff's reallege, as if fully set forth herein, each and every allegation setforth therein.

73. Plaintiff(s) is/are informed and believes and on that basis alleges that each of the defendants claims, or may claim, some interest in the real property described in of this complaint.

74. Plaintiff(s) seek a determination for quiet title and Adverse Possession for the following properties:

Property Addresses:

13152 Laburnun Dr. Tustin Ca. 90280	2312-2314 Pinecrest Ct, West Palm Beach, FL 33415
2620 Fashion Ave. Long Beach, CA 90810	13217-13219 Park St. Whitter Ca 90602
46TH AVENUE SAN FRANCISCO, CA. 94121	59 Coach Road, Stroudsburg, PA 18360
214 Begnaud Dr.; Lafayette, La. 70501	6046 Fallbrook Ave, Woodland Hills, CA 91367
5502 Dobbs St. #74, Los Angeles, CA 90032	36 Wentworth Street, Suite 2, Boston Ma 02124
1330 Bentley Ct, West Covina, CA 91791	4745 Cutler Ave, Baldwin Park Ca. 91706
ILLEGAL EVICTION	MORTGAGE FRAUD/ BANKRUPTCY SCAM

75. **Adverse Possession:** Plaintiff(s) is/are the ***Equitable Owners*** with superior right to possession, in legal possession, and such possession which has been actual, open, hostile, continuous, and exclusive possession of the said property pursuant to ***Common law***.

76. Plaintiffs has been in continuous legal possession since 2/12/2007 described above in this complaint, adverse to defendants and to all other persons, in support of plaintiff's title to the real property and as curative of any defects in the title, or other defects which might have existed with reference to it. Plaintiffs has the Equitable Interest, and Equitable Ownership of the property.

77. Defendants claim an estate or interest in the real property described that is adverse to plaintiff.

78. Defendants claim or purported title to the estate is ***based on the fraud***, a fraudulent claim, ***deceit***, and/or a ***fraudulent conveyance***, or note holder scam as complained of herein and these transfers has no legal effect what-so-ever. ***Defendant has no marketable title in the property.***

VERIFIED COMPLAINT FOR ADVERSE POSSESSION

Specific Facts Surrounding Adverse Possession

79. On or about **February 14, 2016** plaintiff(s) became in Adverse Possession or legal possession of the subject property after discovery of a false mortgage or fraudulent loan related to the Subject Property; none of the defendants including have any real interest in the property, and any such interest claimed by the defendants is based upon fraud.

80. Plaintiff(s) became heirs and inherited tacking years, and Equitable Ownership of the subject property ever since that date that plaintiff(s) became in lawful, legal or Adverse Possession

81. Plaintiff(s) has been in actual, open, hostile, continuous, and exclusive possession of the said property since **February 14, 2016**

82.

ADVERSE CLAIMS TO THE TITLE:

83. All of the named defendants have made claims which are adverse to the plaintiff's title for which a determination is sought. *The adverse claims to the title of the plaintiff against which a determination is sought includes the following adverse parties:*

A. The Adverse Claims of:

HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE HOLDERS OF DEUTSCHE ALT-A SECURITIES MORTGAGE LOAN TRUST, SERIES 2007-1 MORTGAGE PASS-THROUGH CERTIFICATES, McCalla Raymer Leibert Pierce, LLP., Nabeel Zuberi, Nikhil Jindal, OPTION ONE MORTGAGE CORPORATION, BARRINGTON CAPITAL CORPORATION, OCWEN LOAN SERVICING, LLC, PHH MORTGAGE CORPORATION; WESTERN PROGRESSIVE, LLC, 360 PARTNERSHIP LP, Fabrizio G. Pachano & Veronica J. Pachano, Magnum Property Investments, LLC, WILMINGTON SAVINGS FUND SOCIETY, FSB, d/b/a CHRISTIANA TRUST AS OWNER TRUSTEE OF THE RESIDENTIAL CREDIT OPPORTUNITIES TRUST, CJJFN LLC, LAW OFFICES OF MANDEL, MANGANELLI & LEIDER, P.A., CLAIRE MAYER, LOGS LEGAL GROUP, LLP; FREEDOM MORTGAGE CORPORATION, SOLON HOUSE, LLC, STEPHEN MCDONAGH, BENNETT HONG., THE DEL PRADO FAMILY TRUST, ISHAK BISHARA, Flagstar Bank, FSB, DEAN MORRIS, LLP, MARK T. GARBER, SHERIFF PARISH OF LAFAYETTE,,Blue Castle (Cayman) LTD, LESHAE & ASSOCIATES LLC

DATE FOR WHICH DETERMINATION IS SOUGHT:

84. The date as of which the determination is sought is the **date of this lawsuit.**

85. Plaintiff(s) prays for a determination of the title of the plaintiff against the adverse claims, pray that this court declare that defendants, and each of them have no title to the subject property, and enter judgment ordering defendants to transfer title to named plaintiff(s).

COMPLAINT FOR MULTIPLE ACTS OF FRAUD

BY CREATING FALSE AFFIDAVITS, FALSE SECURITIES, FALSE DEEDS, AND MANUFACTURING AND FILING MANY FALSE INSTRUMENTS IN PUBLIC RECORDS, DEFENDANTS, HAVE CREATED A "**FRAUD MACHINE**" AND EACH OF THEM, INDIVIDUALLY AND COLLECTIVELY HAVE COMMITTED CRIMINAL FORGERY AND FRAUD AGAINST THE SUBJECT PROPERTIES

86. Exhibits 1-24 and the preceding paragraphs of this complaint are incorporated herein by reference. Plaintiff's reallege, as if fully set forth herein, each and every allegation **against each defendant** above.

87. It is specifically alleged that defendants **committed a series of fraudulent and illegal acts** against the subject property, as described herein, which render any purported title, lien, or claim, made by defendant, null and void, and/or unenforceable under law due to defendants fraudulent conduct. Plaintiff(s) was/were induced into believing that these deceitful acts were in good faith.

88. In addition to the deceitful, and deceptive acts complained of herein, defendants, individually committed the **following 24 counts of fraud further described in Exhibits 1 through 24 which is attached herein as made a part hereof.**

☒ Exhibits 1 - 24 Included)

GENERAL FRAUD PLEADINGS

Page 31 of 86

2620 Fashion Ave. Long Beach, CA 90810

89. The preceding paragraphs, and **Exhibit "1"** attached to this complaint are incorporated herein by reference as fully setforth herein.

89.1 It is alleged herein that defendant **HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE HOLDERS OF DEUTSCHE ALT-A SECURITIES MORTGAGE LOAN TRUST, SERIES 2007-1 MORTGAGE PASS-THROUGH CERTIFICATES** was on **10/21/22** at **11:29AM** through the end of the business day was covertly involved in a scheme to defraud identified as set out hereinabove and in **Exhibit "1"**.

89.2 The fraud consisted of multiple misrepresentations relative to the subject property which is identified as: **HSBC ILLEGAL SCAM FORECLOSURE 10/21/22 @ 11:29am** and which is owned by plaintiffs. The place of this fraud occurred at defendants own corporate and satellite offices maintained by these defendants and at the locations identified in **Exhibit "1"** attached herein. As a result of this fraud plaintiffs have sustained losses in the amount of **\$981,441.96** The identity of the persons involved with this fraud is more particularly described in **Exhibit "1"** attached herein and made a part hereof.

2620 Fashion Ave. Long Beach, CA 90810

89.3 The preceding paragraphs, and **Exhibit "2"** attached to this complaint are incorporated herein by reference as fully setforth herein.

89.4 It is alleged herein that defendant **McCalla Raymer Leibert Pierce, LLP** was on **10/21/22** at **11:29AM** through the end of the business day was covertly involved in a scheme to defraud identified as set out above and in **Exhibit "2"**.

89.5 The fraud consisted of multiple misrepresentations relative to the subject property which is identified as: **HSBC ILLEGAL SCAM FORECLOSURE 10/21/22 @ 11:29am** and which is owned by plaintiffs. The place of this fraud occurred at defendants own corporate and satellite offices maintained by these defendants and at the locations identified in **Exhibit "2"** attached herein. As a result of this fraud plaintiffs have sustained losses in the amount of **\$981,441.96** The identity of the persons involved with this fraud is more particularly described in **Exhibit "2"** attached herein and made a part hereof.

GENERAL FRAUD PLEADINGS

Page 32 of 86

2620 Fashion Ave. Long Beach, CA 90810

90. The preceding paragraphs, and **Exhibits (1-24) are** attached to this complaint are incorporated herein by reference as fully setforth herein.

90.1 It is alleged herein that defendant **Nabeel Zuberi & Nikhil Jindal** was on **10/21/22** at **11:29AM** through the end of the business day was covertly involved in a scheme to defraud identified as set out hereinabove and in **Exhibit "3"**.

90.2 The fraud consisted of multiple misrepresentations relative to the subject property which is identified as: **HSBC ILLEGAL SCAM FORECLOSURE** **10/21/22 @ 11:29amm** and which is owned by plaintiffs. The place of this fraud occurred at defendants own corporate and satellite offices maintained by these defendants and at the locations identified in Exhibit '3' attached herein. As a result of this fraud plaintiffs have sustained losses in the amount of **\$981,441.96** The identity of the persons involved with this fraud is more particularly described in **Exhibit "3"** attached herein and made a part hereof.

13152 Laburnun Dr. Tustin Ca. 90280

90.3 The preceding paragraphs, and **Exhibit "4"** attached to this complaint are incorporated herein by reference as fully setforth herein.

90.4 It is alleged herein that defendant **OPTION ONE MORTGAGE CORPORATION** was on **2/20/23** at **15:12** through the end of the business day was covertly involved in a scheme to defraud identified as setout above and in **Exhibit "4"**.

90.5 The fraud consisted of multiple misrepresentations relative to the subject property which is identified as: **EXPIRED DEED OF TRUST OF 4/2006** and which is owned by plaintiffs. The place of this fraud occurred at defendants own corporate and satellite offices maintained by these defendants and at the locations identified in **Exhibit '4'** attached herein. As a result of this fraud plaintiffs have sustained losses in the amount of **\$586,000.00** The identity of the persons involved with this fraud is more particularly described in **Exhibit "4"** attached herein and made a part hereof.

GENERAL FRAUD PLEADINGS

Page 33 of 86

13152 Laburnun Dr. Tustin Ca. 90280

91. The preceding paragraphs, and **Exhibit "5"** attached to this complaint are incorporated herein by reference as fully setforth herein.

91.1 It is alleged herein that defendant **BARRINGTON CAPITAL CORPORATION** was on **2/20/23** at **15:12** through the end of the business day was covertly involved in a scheme to defraud identified as set out hereinabove and in **Exhibit "5"**.

91.2 The fraud consisted of multiple misrepresentations relative to the subject property which is identified as: **EXPIRED DEED OF TRUST OF 4/2006** and which is owned by plaintiffs. The place of this fraud occurred at defendants own corporate and satellite offices maintained by these defendants and at the locations identified in Exhibit "5" attached herein. As a result of this fraud plaintiffs have sustained losses in the amount of **\$586,000.00** The identity of the persons involved with this fraud is more particularly described in **Exhibit "5"** attached herein and made a part hereof.

5502 Dobbs St. #74, Los Angeles, CA 90032

91.3 The preceding paragraphs, and **Exhibit "6"** attached to this complaint are incorporated herein by reference as fully setforth herein.

91.4 It is alleged herein that defendant **OCWEN LOAN SERVICING, LLC** was on **2/20/23** at **10:00AM** through the end of the business day was covertly involved in a scheme to defraud identified as setforth herein and in **Exhibit "6"**.

91.5 The fraud consisted of multiple misrepresentations relative to the subject property which is identified as: **FRAUDULENT DEED OF TRUST; FRAUDULENT BANKRUPTCY PROOF OF CLAIM** and which is owned by plaintiffs. The place of this fraud occurred at defendants own corporate and satellite offices maintained by these defendants and at the locations identified in **Exhibit "6"** attached herein. As a result of this fraud plaintiffs have sustained losses in the amount of **\$1,900,000.00** The identity of the persons involved with this fraud is more particularly described in **Exhibit "6"** attached herein and made a part hereof.

GENERAL FRAUD PLEADINGS

Page 34 of 86

5502 Dobbs St. #74, Los Angeles, CA 90032

92. The preceding paragraphs, and **Exhibit "7"** attached to this complaint are incorporated herein by reference as fully setforth herein.

92.1 It is alleged herein that defendant **PHH MORTGAGE CORPORATION** was on **2/20/23** at **10:00AM** through the end of the business day was covertly involved in a scheme to defraud identified as set out hereinabove and in **Exhibit "7"**.

92.2 The fraud consisted of multiple misrepresentations relative to the subject property which is identified as: **FRAUDULENT ASSIGNMENT OF DEED OF TRUST - FRAUDULENT NOTICE OF SALE** and which is owned by plaintiffs. The place of this fraud occurred at defendants own corporate and satellite offices maintained by these defendants and at the locations identified in **Exhibit '7'** attached herein. As a result of this fraud plaintiffs have sustained losses in the amount of **\$500,000.00** The identity of the persons involved with this fraud is more particularly described in **Exhibit "7"** attached herein and made a part hereof.

13152 Laburnun Dr. Tustin Ca. 90280

92.3 The preceding paragraphs, and **Exhibit "8"** attached to this complaint are incorporated herein by reference as fully setforth herein.

92.4 It is alleged herein that defendant **WESTERN PROGRESSIVE, LLC** was on **2/20/23** at **10:00AM** through the end of the business day was covertly involved in a scheme to defraud identified as set out herein above and in **Exhibit "8"**

92.5 The fraud consisted of multiple misrepresentations relative to the subject property which is identified as: **MORTGAGE FRAUD SCAM FROM FRAUDULENT ASSIGNMENT** and which is owned by plaintiffs. The place of this fraud occurred at defendants own corporate and satellite offices maintained by these defendants and at the locations identified in **Exhibit '8'** attached herein. As a result of this fraud plaintiffs have sustained losses in the amount of **\$850,000.00** The identity of the persons involved with this fraud is more particularly described in **Exhibit "8"** attached herein and made a part hereof.

GENERAL FRAUD PLEADINGS

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13217 Park St. Whitter Ca 90602

93. The preceding paragraphs, and **Exhibit "9"** attached to this complaint are incorporated herein by reference as fully setforth herein.

93.1 It is alleged herein that defendant **360 Partnership LP** was on **2/20/23** at **10:00AM** through the end of the business day was covertly involved in a scheme to defraud identified as set out hereinabove and in **Exhibit "9"**.

93.2 The fraud consisted of multiple misrepresentations relative to the subject property which is identified as: **FRAUDULENT TRUSTEE DEED UPON SALE** and which is owned by plaintiffs. The place of this fraud occurred at defendants own corporate and satellite offices maintained by these defendants and at the locations identified in Exhibit '9' attached herein. As a result of this fraud plaintiffs have sustained losses in the amount of **\$850,000.00** The identity of the persons involved with this fraud is more particularly described in **Exhibit "9"** attached herein and made a part hereof.

1330 Bentley Ct, West Covina, CA 91791

93.3 The preceding paragraphs, and **Exhibit "10"** attached to this complaint are incorporated herein by reference as fully setforth herein.

93.4 It is alleged herein that defendant **Fabrizo G. Pachano & Veronica J. Pachano** was on **2/20/23** at **10:00AM** through the end of the business day was covertly involved in a scheme to defraud identified as set out hereinabove and in **Exhibit "10"**.

93.5 The fraud consisted of multiple misrepresentations relative to the subject property which is identified as: **GRANT DEED FRAUD SCAM** and which is owned by plaintiffs. The place of this fraud occurred at defendants own corporate and satellite offices maintained by these defendants and at the locations identified in **Exhibit "10"** attached herein. As a result of this fraud plaintiffs have sustained losses in the amount of **\$850,000.00** The identity of the persons involved with this fraud is more particularly described in **Exhibit "10"** attached herein and made a part hereof.

GENERAL FRAUD PLEADINGS

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6046 Fallbrook Ave, Woodland Hills, CA 91367

94. The preceding paragraphs, and **Exhibit "11"** attached to this complaint are incorporated herein by reference as fully setforth herein.

94.1 It is alleged herein that defendant **Magnum Property Investments, LLC** was on **2/20/23** at **10:00AM** through the end of the business day was covertly involved in a scheme to defraud identified as set out hereinabove and in **Exhibit "11"**.

94.2 The fraud consisted of multiple misrepresentations relative to the subject property which is identified as: **GRANT DEED FRAUD SCAM** and which is owned by plaintiffs. The place of this fraud occurred at defendants own corporate and satellite offices maintained by these defendants and at the locations identified in **Exhibit "11"** attached herein. As a result of this fraud plaintiffs have sustained losses in the amount of **\$850,000.00** The identity of the persons involved with this fraud is more particularly described in **Exhibit "11"** attached herein and made a part hereof.

2312-2314 Pinecrest Ct, West Palm Beach, FL 33415

94.3 The preceding paragraphs, and **Exhibit "12"** attached to this complaint are incorporated herein by reference as fully setforth herein.

94.4 It is alleged herein that defendant **WILMINGTON SAVINGS FUND SOCIETY, FSB, d/b/a CHRISTIANA TRUST AS OWNER TRUSTEE OF THE RESIDENTIAL CREDIT OPPORTUNITIES TRUST,** was on **2/20/23** at **10:00AM** through the end of the business day was covertly involved in a scheme to defraud identified hereinabove and in **Exhibit "12"**.

94.5 The fraud consisted of multiple misrepresentations relative to the subject property which is identified as: **ILLEGAL FORECLOSURE/ILLEGAL EVICTION** and which is owned by plaintiffs. The place of this fraud occurred at defendants own corporate and satellite offices maintained by these defendants and at the locations identified in **Exhibit "12"** attached herein. As a result of this fraud plaintiffs have sustained losses in the amount of **\$850,000.00** The identity of the persons involved with this fraud is more particularly described in **Exhibit "12"** attached herein and made a part hereof.

GENERAL FRAUD PLEADINGS

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2312-2314 Pinecrest Ct, West Palm Beach, FL 33415

95. The preceding paragraphs, and **Exhibit "13"** attached to this complaint are incorporated herein by reference as fully setforth herein.

95.1 It is alleged herein that defendant **CJJFN LLC, & LAW OFFICES OF MANDEL, MANGANELLI & LEIDER, P.A.,** was on **3/20/2023** at **10:00AM** through the end of the business day was covertly involved in a scheme to defraud identified as set out hereinabove and in **Exhibit "13"**.

95.2 The fraud consisted of multiple misrepresentations relative to the subject property which is identified as: **ILLEGAL EVICTION ILLEGAL FORECLOSURE** and which is owned by plaintiffs. The place of this fraud occurred at defendants own corporate and satellite offices maintained by these defendants and at the locations identified in **Exhibit "13"** attached herein. As a result of this fraud plaintiffs have sustained losses in the amount of **\$400,000.00** The identity of the persons involved with this fraud is more particularly described in **Exhibit "13"** attached herein and made a part hereof.

214 Begnaud Dr.; Lafayette, La. 70501

94.3 The preceding paragraphs, and **Exhibit "14"** attached to this complaint are incorporated herein by reference as fully setforth herein.

95.4 It is alleged herein that defendant. **Claire Mayer & LOGS LEGAL GROUP, LLP** was on **3/20/2023** at **10:00AM** through the end of the business day was covertly involved in a scheme to defraud identified hereinabove and in **Exhibit "14"**.

95.5 The fraud consisted of multiple misrepresentations relative to the subject property which is identified as: **MORTGAGE FRAUD/ BANKRUPTCY SCAM** and which is owned by plaintiffs. The place of this fraud occurred at defendants own corporate and satellite offices maintained by these defendants and at the locations identified in **Exhibit "14"** attached herein. As a result of this fraud plaintiffs have sustained losses in the amount of **\$820,000.00** The identity of the persons involved with this fraud is more particularly described in **Exhibit "14"** attached herein and made a part hereof.

GENERAL FRAUD PLEADINGS

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59 Coach Road, Stroudsburg, PA 18360

96. The preceding paragraphs, and **Exhibit "15"** attached to this complaint are incorporated herein by reference as fully setforth herein.

96.1 It is alleged herein that defendant **FREEDOM MORTGAGE CORPORATION** was on **3/20/2023** at **10:00AM** through the end of the business day was covertly involved in a scheme to defraud identified as set out hereinabove and in **Exhibit "15"**.

96.2 The fraud consisted of multiple misrepresentations relative to the subject property which is identified as: **MORTGAGE NOTE FRAUD** and which is owned by plaintiffs. The place of this fraud occurred at defendants own corporate and satellite offices maintained by these defendants and at the locations identified in **Exhibit '15'** attached herein. As a result of this fraud plaintiffs have sustained losses in the amount of **\$1,200,000.00** The identity of the persons involved with this fraud is more particularly described in **Exhibit "15"** attached herein and made a part hereof.

46TH AVENUE SAN FRANCISCO, CA. 94121

96.3 The preceding paragraphs, and **Exhibit "16"** attached to this complaint are incorporated herein by reference as fully setforth herein.

96.4 It is alleged herein that defendant **SOLON HOUSE, LLC** was on **3/20/2023** at **10:00AM** through the end of the business day was covertly involved in a scheme to defraud identified hereinabove and in **Exhibit "16"**.

96.5 The fraud consisted of multiple misrepresentations relative to the subject property which is identified as: **FRAUD ON A COURT & FRAUDULENT SALE OF REAL PROPERTY** and which is owned by plaintiffs. The place of this fraud occurred at defendants own corporate and satellite offices maintained by these defendants and at the locations identified in **Exhibit '16'** attached herein. As a result of this fraud plaintiffs have sustained losses in the amount of **\$1,200,000.00** The identity of the persons involved with this fraud is more particularly described in **Exhibit "16"** attached herein and made a part hereof.

GENERAL FRAUD PLEADINGS

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46TH AVENUE SAN FRANCISCO, CA. 94121

97. The preceding paragraphs, and **Exhibit "17"** attached to this complaint are incorporated herein by reference as fully setforth herein.

97.1 It is alleged herein that defendant **STEPHEN MCDONAGH** was on **3/20/2023** at **10:00AM** through the end of the business day was covertly involved in a scheme to defraud identified as set out hereinabove and in **Exhibit "17"**.

97.2 The fraud consisted of multiple misrepresentations relative to the subject property which is identified as: **FRAUD ON A COURT & FRAUDULENT SALE OF REAL PROPERTY** and which is owned by plaintiffs. The place of this fraud occurred at defendants own corporate and satellite offices maintained by these defendants and at the locations identified in **Exhibit '17'** attached herein. As a result of this fraud plaintiffs have sustained losses in the amount of **\$1,200,000.00** The identity of the persons involved with this fraud is more particularly described in **Exhibit "17"** attached herein and made a part hereof.

46TH AVENUE SAN FRANCISCO, CA. 94121

97.3 The preceding paragraphs, and **Exhibit "18"** attached to this complaint are incorporated herein by reference as fully setforth herein.

97.4 It is alleged herein that defendant **BENNETT HONG** was on **3/20/2023** at **10:00AM** through the end of the business day was covertly involved in a scheme to defraud identified hereinabove and in **Exhibit "18"**.

97.5 The fraud consisted of multiple misrepresentations relative to the subject property which is identified as: **FRAUD ON A COURT & FRAUDULENT SALE OF REAL PROPERTY** and which is owned by plaintiffs. The place of this fraud occurred at defendants own corporate and satellite offices maintained by these defendants and at the locations identified in **Exhibit '18'** attached herein. As a result of this fraud plaintiffs have sustained losses in the amount of **\$1,200,000.00** The identity of the persons involved with this fraud is more particularly described in **Exhibit "18"** attached herein and made a part hereof.

GENERAL FRAUD PLEADINGS

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46TH AVENUE SAN FRANCISCO, CA. 94121

98. The preceding paragraphs, and **Exhibit "19"** attached to this complaint are incorporated herein by reference as fully setforth herein.

98.1 It is alleged herein that defendant **THE DEL PRADO FAMILY TRUST** was on **3/20/2023** at **10:00AM** through the end of the business day was covertly involved in a scheme to defraud identified as set out hereinabove and in **Exhibit "19"**.

98.2 The fraud consisted of multiple misrepresentations relative to the subject property which is identified as: **FRAUD** and which is owned by plaintiffs. The place of this fraud occurred at defendants own corporate and satellite offices maintained by these defendants and at the locations identified in **Exhibit "19"** attached herein. As a result of this fraud plaintiffs have sustained losses in the amount of **\$1,200,000.00** The identity of the persons involved with this fraud is more particularly described in **Exhibit "19"** attached herein and made a part hereof.

4745 Cutler Ave, Baldwin Park Ca. 91706

98.3 The preceding paragraphs, and **Exhibit "20"** attached to this complaint are incorporated herein by reference as fully setforth herein.

98.4 It is alleged herein that defendant **ISHAK BISHARA** was on **3/20/2023** at **10:00AM** through the end of the business day was covertly involved in a scheme to defraud identified hereinabove and in **Exhibit "20"**.

98.5 The fraud consisted of multiple misrepresentations relative to the subject property which is identified as: **REAL ESTATE FRAUD** and which is owned by plaintiffs. The place of this fraud occurred at defendants own corporate and satellite offices maintained by these defendants and at the locations identified in **Exhibit '20'** attached herein. As a result of this fraud plaintiffs have sustained losses in the amount of **\$480,000.00** This identity of the persons involved with this fraud is more particularly described in **Exhibit "20"** attached herein and made a part hereof.

GENERAL FRAUD PLEADINGS

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214 Begnaud Dr.; Lafayette, La. 70501

99. The preceding paragraphs, and **Exhibit "21"** attached to this complaint are incorporated herein by reference as fully set forth herein.

99.1 It is alleged herein that defendant **Flagstar Bank, FSB** was on **3/20/2023** at **10:00AM** through the end of the business day was covertly involved in a scheme to defraud identified as set out hereinabove and in **Exhibit "21"**.

99.2 The fraud consisted of multiple misrepresentations relative to the subject property which is identified as: **MORTGAGE FRAUD** and which is owned by plaintiffs. The place of this fraud occurred at defendants own corporate and satellite offices maintained by these defendants and at the locations identified in **Exhibit '21'** attached herein. As a result of this fraud plaintiffs have sustained losses in the amount of **\$150,000.00** The identity of the persons involved with this fraud is more particularly described in **Exhibit "21"** attached herein and made a part hereof.

214 Begnaud Dr.; Lafayette, La. 70501

99.3 The preceding paragraphs, and **Exhibit "22"** attached to this complaint are incorporated herein by reference as fully set forth herein.

99.4 It is alleged herein that defendant **DEAN MORRIS, LLP** was on **3/20/2023** at **11:29AM** through the end of the business day was covertly involved in a scheme to defraud identified hereinabove and in **Exhibit "22"**.

99.5 The fraud consisted of multiple misrepresentations relative to the subject property which is identified as: **MORTGAGE FRAUD** and which is owned by plaintiffs. The place of this fraud occurred at defendants own corporate and satellite offices maintained by these defendants and at the locations identified in **Exhibit '22'** attached herein. As a result of this fraud plaintiffs have sustained losses in the amount of **\$150,000.00** This identity of the persons involved with this fraud is more particularly described in **Exhibit "22"** attached herein and made a part hereof.

GENERAL FRAUD PLEADINGS

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214 Begnaud Dr.; Lafayette, La. 70501

100. The preceding paragraphs, and **Exhibit "23"** attached to this complaint are incorporated herein by reference as fully setforth herein.

100.1 It is alleged herein that defendant **LAFAYETTE PARISH SHERIFF DEPARTMENT** was on **3/20/2023** at **10:00AM** through the end of the business day was covertly involved in a scheme to defraud identified as set out hereinabove and in **Exhibit "23"**.

100.2 The fraud consisted of multiple misrepresentations relative to the subject property which is identified as: **WRONGFUL EVICTION** and which is owned by plaintiffs. The place of this fraud occurred at defendants own corporate and satellite offices maintained by these defendants and at the locations identified in **Exhibit "23"** attached herein. As a result of this fraud plaintiffs have sustained losses in the amount of **\$150,000.00** The identity of the persons involved with this fraud is more particularly described in **Exhibit "23"** attached herein and made a part hereof.

214 Begnaud Dr.; Lafayette, La. 70501

100.3 The preceding paragraphs, and **Exhibit "24"** attached to this complaint are incorporated herein by reference as fully setforth herein.

100.4 It is alleged herein that defendant **LASHAE ENTERPRISES, LLC** was on **3/20/2023** at **10:00AM** through the end of the business day was covertly involved in a scheme to defraud identified hereinabove and in **Exhibit "24"**.

100.5 The fraud consisted of multiple misrepresentations relative to the subject property which is identified as: **WRONGFUL EVICTION** and which is owned by plaintiffs. The place of this fraud occurred at defendants own corporate and satellite offices maintained by these defendants and at the locations identified in **Exhibit "24"** attached herein. As a result of this fraud plaintiffs have sustained losses in the amount of **\$110,000.00** This identity of the persons involved with this fraud is more particularly described in **Exhibit "24"** attached herein and made a part hereof.

R.I.C.O

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COUNT 3: RACKETEERING:

COMPLAINT FOR UNLAWFUL RACKETEERING ACTIVITY

DEFENDANTS CONSPIRACIES, AND FRAUDULENT CONDUCT HAVE RESULTED IN THEFT, EMBEZZLEMENT, MAIL FRAUD, AND INTENTIONAL VIOLATIONS OF THE FEDERAL RACKETEER INFLUENCED CORRUPT ORGANIZATIONS ACT, AND PLAINTIFFS AND THE CLASS HAS BEEN DAMAGED IN THEIR PROPERTY RIGHTS.

101. Exhibits 1-24, and the **THE RICO CLAIM**, of this complaint are incorporated herein by reference. Plaintiff reallege, as if fully set forth herein, each and every allegation, against each defendant above.

RICO VIOLATIONS:

102. Plaintiff reallege, as if fully set forth herein, each allegation above. It is specifically alleged that the defendants named herein ***conspired among themselves*** to violate sections 18 U.S.C. §1962(a)(b)(c) and section (d) by agreeing to conduct or participate in the affairs of the enterprises referred to in this complaint through a pattern of racketeering and activity and committed more than two acts of racketeering activity, as setout herein, one of which occurred after the effective date of this racketeering chapter and the last act which occurred after the effective date of racketeering chapter, and the last of which occurred within ten years (excluding any period of imprisonment).

103. The racketeering activity complained of herein above was in effect at the time of the filing of this lawsuit. The racketeering activity consisted of the fraud, embezzlement, extortion, mail fraud, and wire fraud, bank fraud, and money laundering transactions as described herein.

CONSPIRACY TO VIOLATE RICO

104. At all times relevant herein, it is alleged that the defendants, their employees, agents, attorneys, and all other persons acting in concert or purporting to act as representatives for the defendants had devised a scheme or artifice to defraud, or to obtain the money or credit or property from the plaintiff by means of false or fraudulent pretenses, or to procure for unlawful use counterfeit devices or spurious coin, and other devices used to defraud for the sole purpose of defrauding plaintiff of rights or property and to unlawfully gain property rights rightfully and justly belonging to plaintiff's estate in violation of 18 U.S.C. §1341. It is specifically alleged that the named RICO individuals and enterprises, operate separate and distinct from each other.

R.I.C.O

**Acquisition and Maintenance of an Interest in and Control of
an Enterprise Engaged in a Pattern of Racketeering Activity:**

18 U.S.C. §§ 1961(5), 1962(b)

105. Exhibits 1-24 are incorporated herein by reference. On or about June 6, 2012, defendant acquired an interest in and Control of the enterprise and began engaging in a certain Pattern of Racketeering Activity.

106. This pattern of racketeering activities includes but is not limited to FRAUD, MAIL FRAUD, MAIL FRAUD, WIRE FRAUD, BANK FRAUD, EMBEZZLEMENT, & MONEY LAUNDERING, FINANCIAL INSTITUTION FRAUD, COMPUTER FRAUD, AND SECURITIES FRAUD.

107. At various times and places partially enumerated in Plaintiff's documentary material, all Defendants did acquire and/or maintain, directly or indirectly, an interest in or control of the RICO enterprise described herein.

108. There are many unknown individuals who were associated in fact and who did engage in, and whose activities did affect, interstate and foreign commerce, all in violation of 18 U.S.C. § 1961(4), (5), (9), and §1962(b).

109. During the ten (10) calendar years preceding March 1, 2015., two or more, or all Defendants did cooperate jointly and severally in the commission of two (2) or more of the RICO predicate acts that are itemized in the RICO laws at 18 U.S.C. §§1961(1)(A) and (B), and did so in violation of the RICO law at 18 U.S.C. §1962(b).

110. The said two acts or more illegal acts are:

- (a) mail fraud,
- (b) bank fraud,
- (c) money laundering,
- (d) fraud, (including exhibits 1-24)
- (e) embezzlement

R.I.C.O

FACTUAL ALLEGATIONS

THE RICO ENTERPRISE - DESCRIPTION (1961(4))

111. The enterprise consist of a corrupt group of legal entities, and operates nationwide, and which includes individuals (including attorneys, contractors, employees of defendants), finance institution, trustees, national and local banks, law firms and partnerships, corporations and LLC's which purport to purchase properties which made the basis of this lawsuit, including associations and other legal entities, including a covert group of individuals who are associated in fact although not a legal entity. A partial list of the entities

which make up the enterprise are as follows:

<small>HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE HOLDERS OF DEUTSCHE ALT-A SECURITIES MORTGAGE LOAN TRUST, SERIES 2007-1 MORTGAGE PASS-THROUGH CERTIFICATES</small>	McCalla Raymer Leibert Pierce, LLP
Nabeel Zuberi & Nikhil Jindal	OPTION ONE MORTGAGE CORPORATION
BARRINGTON CAPITAL CORPORATION	OCWEN LOAN SERVICING, LLC
PHH MORTGAGE CORPORATION	WESTERN PROGRESSIVE, LLC
360 Partnership LP	Fabrizo G. Pachano & Veronica J. Pachano
Magnum Property Investments, LLC	<small>WILMINGTON SAVINGS FUND SOCIETY, FSB, d/b/a CHRISTIANA TRUST AS OWNER TRUSTEE OF THE RESIDENTIAL CREDIT OPPORTUNITIES TRUST,</small>
<small>CJJFN LLC, & LAW OFFICES OF MANDEL, MANGANELLI & LEIDER, P.A.,</small>	Claire Mayer & LOGS LEGAL GROUP, LLP
FREEDOM MORTGAGE CORPORATION	SOLOH HOUSE, LLC
STEPHEN MCDONAGH	BENNETT HONG
THE DEL PRADO FAMILY TRUST	ISHAK BISHARA
Flagstar Bank, FSB	DEAN MORRIS, LLP
LAFAYETTE PARISH SHERIFF DEPARTMENT	LASHAE ENTERPRISES, LLC

112. During the relevant time period, it is alleged that the defendants, and each of them, did operate an illegal enterprise, comprising separate corporations, Limited Liability Companies, lawfirms, attorneys, and individuals who were associated in fact and who did engage in, and whose activities did affect, interstate and foreign commerce, in violation of the federal civil RICO statutes.

113. The Enterprise(s) complained of herein are separate entities which are used to commit the fraud and predicate acts complained of herein, including money laundering, wire fraud, bank fraud,, and securities fraud related to the property.

R.I.C.O

A. THE CONDUCT

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114. Exhibits 1-24 - Fraud pleadings are incorporated herein by reference as if fully setforth herein. The conduct includes criminal acts, fraudulent instruments filed in public record multiple acts of fraud, securities fraud, invasion of privacy and falsely manufactured and forged instruments, which purport to claim to have legal rights to the subject property, but which in fact are only instruments based upon fraudulent acts by the defendants for the sole purpose of creating "an interest" in the subject real property, but were actually fraudulently manufactured in order to gain an unjust economic financial advantage over the plaintiff(s) as ***complained of herein and setforth in particularity, in Exhibit "1-24" - Fraud (the FRAUD claims and this complaint which is made a part hereof.***

115. Defendants, and each of them, individually, and in concert used unlawful and unscrupulous methods of illegal fraudulent conveyances to create a false interest in real property, fraudulently setting themselves up as "good faith legal transactions or holders in due course, but having only worthless "ghost notes" or inferior lien rights which give defendants no right to possession over the subject properties what-so-ever.

116. Defendants routinely use fraud to steal property from consumers, and used the same malicious, despicable, and fraudulent system to create a false interest in plaintiff's Real Property, whereby defendants so called "interest" is actually based on false liens, or fraudulently manufactured deeds, worthless fraudulent mortgages, or fraudulently securities instruments, held by defendants.

117. Defendants, and each of them, individually, and collectively, routinely use fraud to steal property from consumers, and used the same malicious, despicable, and fraudulent system to defraud public record, create a false interests in Real Property, including the Plaintiffs' Real Property, whereby defendants so called "interest" is actually and in reality only based on FRAUD, false liens, or fraudulently manufactured deeds, worthless fraudulent mortgages, or fraudulently securities instruments masquerading as mortgages..

R.I.C.O

**B. THE ENTERPRISE ENGAGED IN OR ACTIVITIES WHICH AFFECT
INTERSTATE COMMERCE**

118. It is specifically alleged that the enterprise is/was engaged in interstate (or foreign) commerce, in that defendant's does business in multiple states, which affect interstate commerce.

119. The enterprise has branch offices established all throughout the continental United States, and engages in the financial services market, and/ or real property market, although Midsouth officially does business throughout the United States.

THE ACTIVITIES AFFECTED INTERSTATE COMMERCE

120. The enterprises activities affected interstate commerce and trade, or business between two or more states. Here the Enterprise is/was involved in or affected the way mortgage business, finance companies, banking, real estate, etc, between at least two or more states. The enterprise is engaged in interstate commerce whereas such as this enterprise, it is itself directly engaged in the production, distribution, or acquisition of services, money, goods, or other property in interstate commerce.

R.I.C.O

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C. EACH OF THE DEFENDANTS WERE EMPLOYED BY OR ASSOCIATED WITH THE ENTERPRISE.

121. It is alleged herein, that each of the defendants are employed by or associated with the illegal enterprise and each is aware of the existence of the enterprises, understand its illegal nature, but still participates in the activities of the enterprise.

122. It is alleged, that each of named defendants was highly aware of the illegal activities of the enterprise, and with that awareness participated in, aided, or furthered the enterprise's illegal activities or had an ownership interest in the enterprise.

A. THE INDIVIDUAL DEFENDANTS WERE EMPLOYED BY OR ASSOCIATED WITH THE ENTERPRISE.

Defendant	<small>HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE HOLDERS OF DEUTSCHE ALT-A SECURITIES MORTGAGE LOAN TRUST, SERIES 2007-1 MORTGAGE PASS-THROUGH CERTIFICATES</small>	is associated with the enterprise.
Defendant	McCalla Raymer Leibert Pierce, LLP	is associated with the enterprise.
Defendant	Nabeel Zuberi & Nikhil Jindal	is associated with the enterprise.
Defendant	OPTION ONE MORTGAGE CORPORATION	is associated with the enterprise.
Defendant	BARRINGTON CAPITAL CORPORATION	is associated with the enterprise.
Defendant	OCWEN LOAN SERVICING, LLC	is associated with the enterprise.
Defendant	PHH MORTGAGE CORPORATION	is associated with the enterprise.
Defendant	WESTERN PROGRESSIVE, LLC	is associated with the enterprise.
Defendant	360 Partnership LP	is associated with the enterprise.
Defendant	Fabrizo G. Pachano & Veronica J. Pachano	is associated with the enterprise.
Defendant	Magnum Property Investments, LLC	is associated with the enterprise.
Defendant	<small>WILMINGTON SAVINGS FUND SOCIETY, FSB, d/b/a CHRISTIANA TRUST AS OWNER TRUSTEE OF THE RESIDENTIAL CREDIT OPPORTUNITIES TRUST, CJJFN LLC, & LAW OFFICES OF MANDEL, MANGANELLI & LEIDER, P.A.,</small>	is associated with the enterprise.
Defendant	Claire Mayer & LOGS LEGAL GROUP, LLP	is associated with the enterprise.
Defendant	FREEDOM MORTGAGE CORPORATION	is associated with the enterprise.
Defendant	SOLOH HOUSE, LLC	is associated with the enterprise.
Defendant	STEPHEN MCDONAGH	is associated with the enterprise.
Defendant	BENNETT HONG	is associated with the enterprise.
Defendant	THE DEL PRADO FAMILY TRUST	is associated with the enterprise.
Defendant	ISHAK BISHARA	is associated with the enterprise.
Defendant	Flagstar Bank, FSB	is associated with the enterprise.
Defendant	DEAN MORRIS, LLP	is associated with the enterprise.
Defendant	LAFAYETTE PARISH SHERIFF DEPARTMENT	is associated with the enterprise.
Defendant	LASHAE ENTERPRISES, LLC	is associated with the enterprise.

R.I.C.O

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D. EACH OF THE DEFENDANTS KNOWINGLY PARTICIPATED, DIRECTLY OR INDIRECTLY IN THE CONDUCT OF THE ENTERPRISE THROUGH A PATTERN OF RACKETEERING ACTIVITY, INCLUDING THE COLLECTION OF UNLAWFUL DEBTS

123. It is alleged herein, that each of the defendants knowingly participated either directly or indirectly in the conduct of the enterprise, including the operations and management of the enterprise, or aiding and abetting, through a pattern of Racketeering Activity, including, the fraud, conspiracies to commit fraud, fraud against personal and

E. THROUGH A PATTERN OF RACKETEERING ACTIVITY

124. It is alleged by the plaintiffs herein that each of the named defendants herein knowingly conducted the enterprise's affairs or knowingly participated, directly or indirectly, in the conduct of the enterprise's affairs "through a pattern of racketeering activity." It is alleged that each of the named defendants committed at least two of the acts of racketeering activity alleged in the complaint, including mail fraud, fraud, wire fraud, and the last act occurred within ten years after the commission of a previous act of racketeering activity for either one of these defendants.

RELATEDNESS

125. The acts of racketeering activity complained of herein were related to each other, meaning that there was a relationship between or among the acts of racketeering activity complained of herein. The alleged acts are related because the said acts had the same or similar purposes, results, participants, victims, methods of commission, or were otherwise interrelated by distinguishing characteristics.

CONTINUITY

126. It is alleged herein that the defendant's acts of racketeering activity complained of, amounted to or poses a threat of continued criminal activity, including the money laundering, mail fraud, property fraud, wire fraud, and general unlawful will continue if not enjoined

R.I.C.O**LIST OF DEFENDANTS, ALLEGED MISCONDUCT & LIABILITY**

127. The specific name of the defendants perpetrators and alleged misconduct and basis of liability of each of these defendants are as follows:

NAME OF DEFENDANT	THE ALLEGED MISCONDUCT	BASIS OF LIABILITY
HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE HOLDERS OF DEUTSCHE ALT-A SECURITIES MORTGAGE LOAN TRUST, SERIES 2007-1 MORTGAGE PASS-THROUGH CERTIFICATES	FRAUD, COMPUTER FRAUD, WIRE FRAUD, RACKETEERING	STRICT LIABILITY
McCalla Raymer Leibert Pierce, LLP	FRAUD, COMPUTER FRAUD, WIRE FRAUD, RACKETEERING	STRICT LIABILITY
Nabeel Zuberi & Nikhil Jindal	FRAUD, COMPUTER FRAUD, WIRE FRAUD, RACKETEERING	STRICT LIABILITY
OPTION ONE MORTGAGE CORPORATION	FRAUD, COMPUTER FRAUD, WIRE FRAUD, RACKETEERING	STRICT LIABILITY
BARRINGTON CAPITAL CORPORATION	FRAUD, COMPUTER FRAUD, WIRE FRAUD, RACKETEERING	STRICT LIABILITY
OCWEN LOAN SERVICING, LLC	FRAUD, COMPUTER FRAUD, WIRE FRAUD, RACKETEERING	STRICT LIABILITY
PHH MORTGAGE CORPORATION	FRAUD, COMPUTER FRAUD, WIRE FRAUD, RACKETEERING	STRICT LIABILITY
WESTERN PROGRESSIVE, LLC	FRAUD, COMPUTER FRAUD, WIRE FRAUD, RACKETEERING	STRICT LIABILITY
360 Partnership LP	FRAUD, COMPUTER FRAUD, WIRE FRAUD, RACKETEERING	STRICT LIABILITY
Fabrizo G. Pachano & Veronica J. Pachano	FRAUD, COMPUTER FRAUD, WIRE FRAUD, RACKETEERING	STRICT LIABILITY
Magnum Property Investments, LLC	FRAUD, COMPUTER FRAUD, WIRE FRAUD, RACKETEERING	STRICT LIABILITY
WILMINGTON SAVINGS FUND SOCIETY, FSB, d/b/a CHRISTIANA TRUST AS OWNER TRUSTEE OF THE RESIDENTIAL CREDIT OPPORTUNITIES TRUST,	FRAUD, COMPUTER FRAUD, WIRE FRAUD, RACKETEERING	STRICT LIABILITY
CJJFN LLC, & LAW OFFICES OF MANDEL, MANGANELLI & LEIDER, P.A.,	FRAUD, COMPUTER FRAUD, WIRE FRAUD, RACKETEERING	STRICT LIABILITY
Claire Mayer & LOGS LEGAL GROUP, LLP	FRAUD, COMPUTER FRAUD, WIRE FRAUD, RACKETEERING	STRICT LIABILITY
FREEDOM MORTGAGE CORPORATION	FRAUD, COMPUTER FRAUD, WIRE FRAUD, RACKETEERING	STRICT LIABILITY
SOLON HOUSE, LLC	FRAUD, COMPUTER FRAUD, WIRE FRAUD, RACKETEERING	STRICT LIABILITY
STEPHEN MCDONAGH	FRAUD, COMPUTER FRAUD, WIRE FRAUD, RACKETEERING	STRICT LIABILITY
BENNETT HONG	FRAUD, COMPUTER FRAUD, WIRE FRAUD, RACKETEERING	STRICT LIABILITY

R.I.C.O. OTHER WRONDOERS AFFILIATED WITH THE ENTERPRISE

128. There are other wrongdoers affiliated with the enterprise also, and the specific name of these wrongdoers, perpetrators and alleged misconduct of each of these RICO persons are as follows:

NAME OF WRONGDOER	THE ALLEGED MISCONDUCT	BASIS OF LIABILITY
THE DEL PRADO FAMILY TRUST	FRAUD, COMPUTER FRAUD, WIRE FRAUD, RACKETEERING	STRICT LIABILITY
ISHAK BISHARA	FRAUD, COMPUTER FRAUD, WIRE FRAUD, RACKETEERING	STRICT LIABILITY
Flagstar Bank, FSB	FRAUD, COMPUTER FRAUD, WIRE FRAUD, RACKETEERING	STRICT LIABILITY
DEAN MORRIS, LLP	FRAUD, COMPUTER FRAUD, WIRE FRAUD, RACKETEERING	STRICT LIABILITY
LAFAYETTE PARISH SHERIFF DEPARTMENT	FRAUD, COMPUTER FRAUD, WIRE FRAUD, RACKETEERING	STRICT LIABILITY
LASHAE ENTERPRISES, LLC	FRAUD, COMPUTER FRAUD, WIRE FRAUD, RACKETEERING	STRICT LIABILITY

R.I.C.O

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CAUSING INJURY TO PLAINTIFF'S BUSINESS OR PERSONAL PROPERTY

129. Plaintiffs reallege, as if fully set forth herein, each allegation above. It is specifically alleged that the defendants named herein ***conspired among themselves*** to cause injury and did cause injury to plaintiff personal and business property which acts violate following predicate acts: prohibited by 18 U.S.C. §1961. including, but which is not limited to all of the injuries described below:

- | | |
|---|--|
| <input checked="" type="checkbox"/> Loss of Real Property | <input checked="" type="checkbox"/> Financial Losses exceeding \$1 Million (+) |
| <input checked="" type="checkbox"/> Loss of Future Profits & Equity | <input checked="" type="checkbox"/> Losses due to Accounting & Financial Fraud |
| <input checked="" type="checkbox"/> Losses due to Theft | <input checked="" type="checkbox"/> Losses due to racketeering,, |
| <input checked="" type="checkbox"/> Losses due to embezzlement, | <input checked="" type="checkbox"/> Losses due to money laundering activity, |
| <input checked="" type="checkbox"/> Financial Losses due to fraud, | <input checked="" type="checkbox"/> Property Losses due to Bankruptcy Fraud, |
| <input checked="" type="checkbox"/> Losses Due Computer Fraud, | <input checked="" type="checkbox"/> Financial Loss Due to Securities Fraud |

THE VICTIMS & INJURIES SUSTAINED:

130. The names of the victims and the how each victim has been harmed and injured is as follows:

NAME OF VICTIM	THE ALLEGED INJURY
Alfred McZeal, Jr.	theft, fraud, fraud in real property, unjust enrichment
Jose R. Solano	theft, fraud, fraud in real property, unjust enrichment
Vien Thi-Ho	theft, fraud, fraud in real property, unjust enrichment
Yesenia Del Toro	theft, fraud, fraud in real property, unjust enrichment
Veronica Ponder Waters	theft, fraud, fraud in real property, unjust enrichment
Geddes Sean Gibbs	theft, fraud, fraud in real property, unjust enrichment
Natalie Langley-Gibbs	theft, fraud, fraud in real property, unjust enrichment
Rene Del Prado	theft, fraud, fraud in real property, unjust enrichment
Soledad Solano	theft, fraud, fraud in real property, unjust enrichment

R.I.C.O

The Predicate Acts

131. **Exhibits 1-24 the Fraud Pleadings**, and the previous paragraphs are incorporated herein by reference. The Racketeering Activity is perpetrated by each of the defendants, either directly, or indirectly, by aiding and abetting in a criminal and civil conspiracy, and each of them, individually, and collectively have committed the following predicate acts:

- ☒ **Mail Fraud - Section 1341 (relating to mail fraud); (Exhibit "1-24")**
- ☒ **Bankruptcy Fraud any offense involving fraud connected with a case under title 11**
- ☒ **Computer Fraud (18 U.S.C. §1030)**
- ☒ **Financial Institution Fraud Section 1344 (relating to financial institution fraud),**
- ☒ **Fraud, Embezzlement, Theft. (See Attached Exhibit "1-24" - Fraud Pleadings)**
- ☒ **Wire Fraud - Section 1343 (relating to wire fraud); (See Exhibit "1-24")**
- ☒ **Money Laundering - Section 1956 (relating to the laundering of monetary instruments),**
- ☒ **Securities Fraud any offense involving fraud connected with a case under title 11**

131.1 It is alleged herein that one or more or all of the named defendants committed the acts, either directly, or indirectly, by aiding and abetting in a criminal and civil conspiracy, in groups, and each of them, individually, and collectively have committed the said predicate acts.

131.2 It is specifically that the details of each of the defendants fraud and racketeering activity is further set forth in Exhibit 1 through 24, naming each of the defendants individually and the unlawful acts, directly, or indirectly, by aiding and abetting in a criminal and civil conspiracy whereas each defendant is independently subjected to a judgment in treble damages and punitive damages from the unlawful alleged herein.

COUNT 4: FAIR DEBT COLLECTION PRACTICES:

**COMPLAINT FOR VIOLATION OF
FAIR DEBT COLLECTION PRACTICES ACT**

**DEFENDANTS' FRAUDULENT AND ABUSIVE ACTS HAVE VIOLATED THE FAIR
DEBT COLLECTION PRACTICES ACTS - AGAINST ALL DEFENDANTS**

132. Exhibits 1-24 are incorporated herein by reference. Plaintiffs reallege, as if fully set forth herein, each allegation above. It is specifically alleged herein that the above named defendants conspired among themselves to violate the Fair Debt Collections Practices Act, by engaging in abusive, deceptive, and unfair debt collection practices and unconscionable acts which consisted of harassment, abuse, false and misleading or fraudulent conduct complained of above, and which acts were done intentionally to harass, oppress, or abuse the plaintiff in connection of a debt or an alleged debt claimed by the defendants.

(FRAUD) including the RICO CLAIM is incorporated herein, as if fully set forth herein by reference.

133. The defendants, and each of them, directly or indirectly mismanaged the plaintiff's purported account established by defendants by improperly "stealing" and/or laundering monies or credits in favor of themselves directly from the plaintiff's account with the improper and illegal use of a computer system by fraudulently inputting unauthorized credits or unauthorized amounts of money and misrepresenting these charges as valid "charges".

134. These improper computer entries, or so-called "charges" claim to represent monies owed by the plaintiff, but these are nothing more than "illegal data entry or charges" which was improperly entered into the defendant's computer system or financial record.

135. These same fraudulent charges are then transferred on the accounting books or credited directly to defendants in the form of credits while resulting in wrongful debit transactions for the plaintiff, and which plaintiff is not really required to pay.

136. These types of accounting misrepresentations are common occurrences for defendants, and each of them refuses to reverse such unlawful entries even after promising or after complaints are made, but never does, and results in negligent misrepresentations without support for such charges, resulting in fraud, theft, and embezzlement using plaintiff's account.

COUNT 4: FAIR DEBT COLLECTION PRACTICES:

Page 55 of 86

137. Exhibits 1-24 are incorporated herein by reference.

Plaintiff's reallege, as if fully set forth herein, each allegation above.

The following **nonexclusive list of acts** were committed by the defendants named herein against the plaintiffs in furtherance of the conspiracy and/or violations of law complained of herein:

(a) The defendants made several false, deceptive, misleading or false representations to the plaintiff, as specifically described in Exhibits 1-24 as abundantly setforth in the fraud claims attached to this complaint setforth in detail in Exhibits 1-24 and supplemental fraud pleadings.

(b) Misrepresenting the character, amount, or legal status of debt; by overstating the amounts actually owed to them, or by making up imaginary amounts which do not really exist, and,

(c) Misrepresenting services rendered or compensation which may be lawfully received by any debt collector for the collection of a debt, and,

(d) Misrepresenting and abusing the use of Attorneys to perform evictions, or other representatives to collect debts which are not owed to the defendants, and,

(e) Publicly publishing plaintiff's name in court or other public places which falsely alleged that plaintiff owes a debt, or refuse to pay a debt; especially certain debts not owed to the defendants, and,

(f) Sending several unfounded invoices and bills by the defendants representatives or attorney of record, or other employees and agents of the defendants; and,

(g) The use of negligent, false representations, or deceptive means to collect, or attempt to collect a false debt such as debts which are already satisfied or debts not actually owed to the defendants; and,

(h) Negligent, and Intentional failure to follow up in good faith on "disputed debts" with the plaintiff after plaintiff advised defendants that the alleged debt was in fact disputed and no such debts were actually owed to the defendants; and,

(i) Prosecuting or threatening to prosecute a malicious and adverse action against the plaintiff and/or plaintiff's legal estate for debts which are not really owed to the defendants; and,

(j) Attempts to collect improper debts which were fraudulently entered into a computer system by defendant's employees or executing or causing to execute a malicious computer program operating within computing environment; and,

(k) Knowingly filing a fraudulent liens or claims as setforth in Exhibits 1-24, the RICO CLAIM against plaintiff's legal estate in violation of the Uniformed **DECEPTIVE TRADE PRACTICE ACT** or otherwise severe violations of the consumer protection laws of this state.

(l) Filing harassing legal actions or legal letters in proceedings, which make fraudulent financial claims to harrass the plaintiff in an attempt to extort or embezzle assets are not owed to them, and,

(m) Continuing to knowingly, and intentionally misrepresent debts owed and committing all of the above fraudulent acts complained of herein as of the date of the filing of this complaint.

(n) Continuing to assert false liens and interest against property which is not owned by the defendants for which defendants have no actual legal interest in.

COUNT 4: FAIR DEBT COLLECTION PRACTICES: Page 56 of 86

1 **138.** The Plaintiffs herein are entitled to have Defendants apply mortgage servicing procedures in
2 ways that do not result in fraud, negligence, misrepresentation or in ways that do not result in any
3 unauthorized and fraudulent charges assessed that result in breach of contract; The implied term
4 of the contracts required defendants to service Plaintiff's purported account with professional
5 competence, and due care, and to cooperate in the performance of the contracts, and to
6 reasonably execute the contracts in a fair, even handed and reasonable manner. Defendants
7 have been the actual causes of these breaches and have clearly breached this duty. The infliction
8 of punitive damages, with sanctions, should thus be imposed upon the defendants by this court.

9 **139.** Plaintiff's reallege each and every paragraph, as if fully set forth herein, each allegation
10 above. These defendant's actions are unfair and/or deceptive within the meaning of the
11 **Uniformed Deceptive Trade Practices Act** or the consumer protection laws of the
12 state of **California.** For all practical purposes of this complaint, plaintiffs are
13 consumers under the consumer protection laws of this state.

14 **140.** Defendants actions have the tendency or capacity to mislead plaintiffs about the amounts
15 actually owed to defendants. The various conflicting amounts without valid supporting evidence
16 or the plaintiff's permission or authorization demonstrates that defendant's fraud against the
17 plaintiff(s) knows no bounds.

18 **141.** As plainly illustrated these treacherous defendants have stooped to the lowest
19 level of deceit, trickery, and fraud in order to mislead, or gain an undue economic advantage over
20 the plaintiffs.

21 **142.** Defendants fails to utilize due care or professional competence in the administration of the
22 Plaintiffs account resulting in negligence and gross negligence.

23 **143.** Defendants general course of conduct has an impact on the public interest, and the acts
24 complained of herein are ongoing and/or have a substantial likelihood of being repeated.

25 **144.** It is alleged that said unlawful conduct by the defendants, and each of them, individually and
26 collectively are the proximate causes for violations of fair debt collections practices act.

COUNT 5:

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Violations of the Consumer Credit Protection Act

(Truth in Lending - 15 U.S.C. §1601, et seq)

DEFENDANTS FAILURE TO PROVIDE THE TRUTHFUL INFORMATION REQUIRED BY FEDERAL LAW HAS RESULTED IN SEVERE VIOLATIONS OF THE FEDERAL TRUTH IN LENDING ACT.

145. Plaintiffs reallege, as if fully set forth herein, each allegation above.

146. It is specifically alleged herein that each defendant, individually, committed the acts and by their fraudulent acts and failure to make certain required financial disclosures regarding credit and financial transactions, they have violated the Federal Consumer Credit Protection Act.

141. Defendants have improperly offered credit sales, to its customers and to the plaintiffs, but has failed to adequately disclose cost disclosures in order to assure a meaningful disclosure of the terms of leases of personal property for personal, family, or household purposes so as to enable the plaintiff, and its customers, to compare more readily the various lease terms available or to enable comparison of loan or lease terms with accurate disclosures as required by law.

147. As a result of defendants fraudulent acts and other excessive unfounded charges, the interest rate attached to the plaintiff's purported account with defendants is automatically increased, without proper disclosure, beyond any prior agreed upon amounts for the interest rate. Moreover, defendants fraudulent practices results in undisclosed or hidden interest rates or finance charges which cannot be determined in connection with any consumer credit transaction as required by governing law.

148. The named defendants, and each of them individually as setforth in Exhibit 1 thru 24 have willfully given perpetrated the acts complained of herein, and have provided fraudulent, false, or inaccurate information to the plaintiff(s), or fails to provide information which is required under law under the provisions of 15 U.S.C. §1601, et seq and is thus criminally liable for its willful and fraudulent acts against the plaintiff's financial estate with regards to the disputed account(s) complained of in this lawsuit. Defendants are thus liable to criminal prosecution under Section §112. (Criminal liability for willful and knowing violation) and are liable to the plaintiff in this lawsuit due to these criminal acts committed against the financial estate of the plaintiff.

COUNT 6:

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Complaint for Securities Fraud

(15 U.S.C. §77a, et seq)

Securities Exchange Act of 1934

AGAINST ALL NAMED DEFENDANTS

149. Plaintiffs reallege, as if fully set forth herein, each allegation above, including the allegations and fraud claims contained in Exhibit 1 through Exhibit 24.

150. Defendants use of deceptive devices, as previously described herein, and its fraudulent conduct and deceitful business practices constitutes securities fraud, and violations of the Securities Act of 1933, and the Securities Exchange Act of 1934, as amended.

151. Defendants, and each of them, have traded mortgages and other instruments on the public stock market directly or indirectly influenced interstate commerce, and have influenced many so called "short sales" for the sole purpose of stealing these assets which belong to the plaintiffs, and class members, but not the defendants.

Specifically, defendants unlawful and deceitful acts constitute violations of Section 10 - **"Manipulative and Deceptive Devices"** whereby "It shall be unlawful for any person directly or indirectly, by the use of any means or instrumentality of intersate commerce or of the mails, or any facility of any national securities exchange - To effect a short sale, or to use or employ any stop-loss order in connectoin with the purchase of sale, or any security registered, on a national securities exchange, in contravention of such rules and regulations as the Commission may prescribe as necessary or appropriate in the public interest or for the protection of investors."

COUNT 7:

Page 59 of 86

Violations of Home Owners Equity Protection Act

(12 USC §4901 et seq)

AGAINST ALL NAMED DEFENDANTS

152. The previous paragraphs and **Exhibits 1-24** are is incorporated herein by reference.

153. Defendants intentional acts of fraud, failure of disclosure and other fraudulent acts have violated the Home Owners Equity Protection Act of 1994, 1998, (HOEPA) and the Home Owners Protection Act of 1998. (12 USC 4901)

154. Defendants have continued to issued out mortgage loans based on the borrowers' promises about their income or in anticipation of the house's rises in value in violation of law and in violation of the Federal Reserve adopted new Truth in Lending rules in 2008.

155. These rules were specifically meant to foster more responsible mortgage lending and protect consumers from predatory mortgages, but defendants have continued a course of dishing out loans to consumers without complying with the regulations setforth in the Home Owners Protection Act of 1998, and have the Home Owner's Protection Act of 1999.

156. Specifically, defendants have violated the acts by virtue of all of the following:

- (a) failure to do Strict Screening of the Borrowers' Ability to Repay; and,
- (b) Failure to Verify and Demand for Solid Documentation of Income and Assets of applicants,
- (c) Failure to place Partial Ban on Prepayment Penalties, and,
- (d) Failure to Establish Escrow Accounts for Principal and Interest as required by law.
- (e) Failure to provide the financial disclosures as required by law.

157. Further, defendants have violated the Home Owners Protection Act of 1999 by failing to,

(f) Failure to Cancel PMI or Private Mortgage Insurance on single-family, primary residences, which occurred after 1999, and,

(g) failure to provide notices of cancellation to consumers relative to the cancellation of Private Mortgage Insurance.

COUNT 8:

Civil Action For Equal Rights Under Law

(42 U.S.C. §1981)

(Civil Rights Violations)

AGAINST ALL NAMED DEFENDANTS

158 The preceding paragraphs are incorporated herein by reference. Plaintiffs reallege, as if fully set forth herein, each allegation above. Plaintiff incorporates Exhibits 1-24 as if fully set forth herein. The personal property, constitutional rights, and legal rights of the plaintiff(s) with respect to personal property, and real property have been violated as set out herein.

159. The Civil Rights of the plaintiffs with respect to the subject properties have been violated as set out herein above. Specifically, the defendants have deprived plaintiff of the right to actual value and also the right of possession of the said properties and has been threatened or taken by way of fraud in violation of the express provisions and violations of 42 U.S.C. section of §1981.

160. The defendants and each of them, individually, are thus liable to the plaintiffs for the fraudulent and unlawful acts complained of herein, and the fraud complained of in Exhibits 1 through 30.

161. Further the defendants have deprived plaintiff of the right to make and enforce contracts with other viable third parties in express violation of 42 U.S.C. section §1981.

162. Further, the defendants and each of them, individually, and collectively are liable to the plaintiff for the deprivation of such rights and the said deprivation of rights have violated both 42 USC §1981 and 42 U.S.C. §1983.

163. Defendants, and each of them, are thus liable to the plaintiffs for the acts complained of herein. Further the defendants have deprived plaintiff of the right to make and enforce contracts with third parties in express violation of 42 U.S.C. section §1981.

164. It is specifically alleged that the acts of named defendants are the proximate causes for the alleged violations and deprivations of Equal Rights under the law and specifically the proximate causes for violations of 42 U.S.C. section §1981.

COUNT 9:

Page 61 of 86

Civil Action For Deprivation of Rights & RECOVERY OF PROPERTY

(42 U.S.C. §1983)

1
2
3
4 **165.** The preceding paragraphs are incorporated herein by reference. Plaintiffs reallege,
5 as if fully set forth herein, each allegation above and incorporates Exhibits 1-24 as if fully
6 setforth herein. The personal property, constitutional rights, and legal rights of the
7 plaintiff(s) with respect to personal property, and real property have been violated by the
8 defendants, as set out herein.

9 **166.** Plaintiff alleges that defendants and each of them, entered into a conspiracy which is
10 based upon plaintiff's race, racial, **or class-based reasons**.

11 **167.** Defendants, are state actors, or connected to state actors who acted under color of
12 state law, or acting in collusion with public **officials, a state employees, or persons**
13 **acting in the name of the state under authority granted by the state, county, city or**
14 **other non-federal government entity.**

15 **168.** The wrongful evictions, illegal foreclosures, the outright taking, or theft of personal and
16 real property was done under the guise of propriety, but which was done with evil intent,
17 intent to steal, and fraudulent in nature, and has violated the Civil Rights of the Plaintiffs,
18 and the class.

19 **169.** Defendants has used public police departments, the country sheriff's office, and other
20 public actions to deprive plaintiff of the Real Property complained of herein, and further
21 perpetrated theft and the **FRAUD** complained of herein.

22 **170.** Defendants, acts were the proximate causes of the losses and the deprivation of
23 plaintiff's civil rights herein.

24 **171.** It is specifically alleged that the acts complained of herein, and in Exhibits 1 thru 24,
25 attached to this complaint, was committed by one or more or all of the defendants, which
26 acts results in the deprivation of plaintiff's civil rights.
27
28

COUNT 10

Conspiracy to Interfere With Civil Rights

(42 U.S.C. §1985)

172. The preceding paragraphs are incorporated herein by reference. Plaintiffs reallege, as if fully set forth herein, each allegation above and incorporates Exhibits Fsetforth herein. The personal property, constitutional rights, and legal rights of the plaintiff(s) with respect to personal property, and real property have been violated by the defendants, as set out herein.

173. Defendant illegal acts, and illegal block of access to the properties using the local police, local sheriff office, and other peace officers, tend to more often than not result in a conspiracy to interfere with plaintiff's civil rights.

174. Specifically, the defendants have interfered with of the private and personal rights to real estate, to actual value and also the civil right of possession of the said property, and this was done by way of fraud, in the violations of 42 U.S.C. section 1985 whereby the defendants and each of them have collectively or individually have conspired to interfere with plaintiff rights under 42 U.S.C 1985.

175. The defendants, and each of them, are thus liable to the plaintiffs, and the class, for the acts complained of herein and to be trebled on judgment. Further the defendants have interfered with and deprived plaintiff of the right to make and enforce contracts with third parties in express violation of 42 U.S.C. section 1981.

176. Defendants acts are the proximate causes for the Conspiracy to Interfere with Civil Rights, and these interferences has severely damaged plaintiff(s), and plaintiffs and the class are entitle to redress.

177. Defendants interference was intentional and has cause great harm and losses to the plaintiff(s), and class, including financial harm, loss of real property, damage to the estate, and mental harm which has completely devastated the plaintiff(s) due to defendants wrongful acts.

COUNT 11

Complaint for Violations of Fair Housing Act (42 U.S.C. §3601-§3619)

Violations of The Civil Rights Act of 1968

178. The preceding paragraphs are incorporated herein by reference. Plaintiffs reallege, as if fully set forth herein, each allegation above and incorporates Exhibits F - FRAUD as if fully set forth herein.

179. Plaintiffs are minority persons(s) including African Americans, Latinos, Hispanics, Asian Pacific Islanders, and other minorities who have been discriminated against by defendants acts, with respect to terms of housing, concerning the sale, rental, and financing of housing based on race, religion, national origin, gender, plaintiffs with disabilities, and families with children.

180. Specifically, defendants have refused to sell, or rent a dwelling to persons because of their race, color, religion or national origin, disabilities and families in violation of the Fair Housing Amendments Act of 1988.

181. By committing the fraud, and the said deceitful acts complained of herein, including the fraud set forth in Exhibits 1 thru 24, these defendants and each of them, collectively, and individually, have coerced, threatened, intimidated, or interfered with plaintiffs and the class enjoyment of the properties complained herein, or have illegally exercised housing rights based on discriminatory reasons. or retaliating against a persons or organization that aids or encourages the exercise or enjoyment of fair housing rights.

182. By unlawfully using the local Police Department, County Sheriff Department, and other public actors to prevent plaintiffs from taking possession, interfering with civil possession, and by illegally removing or ejecting plaintiffs, defendants have wrongly coerced, threatened, intimidated, and interfered with plaintiffs and the class right protected under the Fair Housing Act, all in violation of section 42 §3601-§3619.

183. Defendants acts are the approximate causes of the Housing Discrimination complained of herein.

COUNT 12

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BREACH OF DUTY OF GOOD FAITH AND FAIR DEALING

(Against All Defendants)

184. The preceding paragraphs are incorporated herein by reference. Plaintiffs reallege, as if fully set forth herein, each allegation above and incorporates Exhibits 1-24 as if fully set forth herein.

Plaintiff's reallege, as if fully set forth herein, each allegation above. It is alleged herein that the defendants, and each one of them, had a fiduciary responsibility to the plaintiffs and this responsibility was unlawfully breached by defendants by way of their fraudulent and misleading conduct.

185. Defendants as fiduciary are therefore liable to the plaintiff to account because the defendants have unlawfully profited, benefited or gain or took undue and unfair advantage of its fiduciary position all at the expense of the plaintiff.

186. Defendants compromised their interest and duty to the plaintiffs and placed themselves in a position where their interest and duty conflicted with the plaintiff's civil rights. It is specifically alleged herein that each defendant profited from its fiduciary position and these profits were gained by illegal and fraudulent means as described herein above.

187. The Breach of Duty of Good Faith and Fair Dealing was clearly breached by these defendants, including their employees, contractors, agents, attorneys, representatives, and all those individuals purporting to represent defendants in the transactions complained of in this complaint, and defendants are thus jointly liable for their breaches.

188. It is alleged herein that defendants breaches are the proximate causes for the damages complained of herein.

189. Plaintiffs and the class has suffered from these breaches and defendants must restore all property which was taken by fraud, theft, embezzlement, conversion, or by other means as a result of the breaches herein.

COUNT 13:

Page 65 of 86

Breach of Contract

AGAINST ALL NAMED DEFENDANTS

1
2 **190.** The preceding paragraphs are incorporated herein by reference. Plaintiffs reallege, as if
3 fully set forth herein, each allegation above and incorporates Exhibits 1-24 - Fraud as if fully
4 setforth herein.

5 **191.** Plaintiffs alleges that there were enforceable contracts in place with defendants, but by
6 virtue of the fraud, and fraudulent acts complained of herein, these defendants ***pursued an***
7 ***unlawful course of action which resulted in the material breach of contracts in violation of***
8 ***governing law, and said breaches have resulted in financial loss and damages.***

9 **192.** Defendant's have failed to perform by properly managing plaintiffs purported account with
10 the defendants. It is further alleged that defendant's failure to render or to offer performance is
11 material, and the following circumstances were significant as a matter of law:

12 (a) The plaintiffs who are the injured parties will be deprived of the benefit which was reasonably
13 expected from doing business or being affiliated with these defendants, and;

14 (b) The plaintiffs cannot be adequately compensated for the part of that benefit of which plaintiffs
was/were deprived;

15 (c) Defendants failure to perform or to offer to perform will not suffer, but will and has burden the
16 plaintiffs as a result of its fraudulent acts, and breaches; and,

17 (d) Defendants likelihood to continue its breaches is highly probable, and they will continue to
harm the plaintiff if not enjoined by this court; and,

18 (e) Defendants failure to perform or to offer to perform does not comports with standards of good
19 faith and fair dealing.

20 **193. Fundamental breach:** It is specifically alleged herein that defendant breaches were
21 fundamental breach (or repudiatory breach) so fundamental that these breaches permits the
22 plaintiff to terminate performance of the contract, or any alleged contract and further plaintiff is
23 entitled to sue for damages as a result of defendants breaches. Defendants actions are the
24 proximate causes of the breaches complained of herein.

25 **194.** Defendants fraudulent and deceitful acts complained of herein are the proximate causes of
26 the Breach of Contract complained of herein.
27
28

COUNT 14

Page 66 of 86

Tortious Interference With Business Contracts

1
2 **195.** The preceding paragraphs are incorporated herein by reference. Plaintiffs reallege, as if
3 fully set forth herein, each allegation above and incorporates Exhibits 1-24 as if fully
4 setforth herein.

5 **196.** *By it fraudulent conduct defendants have willfully, and intentionally damaged and interfered*
6 *with the plaintiff's contractual or other business relationships with defendant. It is specifically*
7 *alleged that tortuous interference with contract rights has occur because the tortfeasor defendant*
8 *has convinced it co-conspirator to breach the contract against the plaintiff, by committing the*
9 *fraud* complained of herein.

10 **197.** Moreover, the defendant through its pattern of corruption has disrupted the ability of the
11 plaintiffs to perform obligations under the contract, thereby preventing the plaintiffs from
12 receiving the performance promised by defendants, or their agents.

13 **198. Tortious interference of business.**- The false claims and accusations made against
14 plaintiff constituted a tortious interference with business for which the defendants are jointly
15 liable. A tortious interference of the contract between plaintiff and defendant occurred when the
16 defendant committed the fraud and the other unlawful acts complained of herein. It is specifically
17 alleged herein that:

18 (a) There was a existence of a contractual relationship or beneficial business relationship
19 between plaintiffs and defendants, or other third party, and,

20 (b) Defendants agents and employees had knowledge of this relationship; and,

21 (c) There was Intent of third parties such as defendant employees, agents and representatives
22 to induce the defendant to breach the relationship; and,

23 (d) There was lack of any privilege on the part of any third parties to induce the breach; and,

24 (e) There was extensive damage to the plaintiff as a result of the said breach.

25 **199.** Defendants breaches are the proximate causes of the damages complained of herein and

26 **200.** The contacts alleged herein are all related to the mortgages or purported mortgages
27 claimed to be held by defendants relative to their "holder in due course" scams.
28

COUNT 15:

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Deceptive Trade & Unfair Business Practices

Deceptive Trade Practices Against All named defendants:

201. The preceding paragraphs are incorporated herein by reference. Plaintiffs reallege, as if fully set forth herein, each allegation above and incorporates Exhibits 1-24 (FRAUDS) as if fully set forth herein.

202. Plaintiffs are consumers as defined under the consumer protection laws of this state. Defendants have violated the statutory provisions of deceptive trade practices and the Uniformed Deceptive Trade Practices act of this state and the unconscionable, despicable, and unlawful acts are condemned by the Consumer protection laws of this great state of **California.**

203. Specifically, the defendants have committed unconscionable acts or took unlawful courses of actions or engaged in illegal practices which violated the Deceptive Trade Practices statutes of this state to the plaintiff detriment, or took unfair advantage of the lack of knowledge, ability, experience, or capacity of the plaintiff. Defendants committed the following non-exclusive acts which violate the Deceptive Trade Practices Laws of the this state.

(a) The **FRAUD** committed and complained of in previous paragraphs of this complaint, and,

(b) The conspiracy, unlawful debt harassment practices, conversions, and theft complained of,

(c) The unlawful dissemination of false statements that defendant knows materially misrepresents the cost or character of tangible personal property, a security, service, and,

(d) The misrepresentation of attorneys or other representatives in the collection of a debt which is not owed to the defendants which is clearly set out herein, and,

(e) The forwarding of false and misleading bills, invoices or amounts in the U.S. Mail, and,

(f) The misrepresentation of the character amount owed to the defendants, and,

(g) The addition of false charges to the plaintiff account, and,

(h) The wrongful foreclosures, and wrongful evictions, and **fraud** complained of herein, and,

(i) Defendants acts violated plaintiffs rights to a grossly unfair degree in violation of law.

(j) The falsifying of foreclosure documents and **misrepresentation made** relative to documents and instruments filed in public record, or with the county recorders office relative to real property.

COUNT 16

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US CONSTITUTION VIOLATIONS
INVASION OF PRIVACY
VIOLATION OF THE U.S. CONSTITUTION
AGAINST ALL NAMED DEFENDANTS

204. The preceding paragraphs and Exhibits 1-24 are incorporated herein by reference. Plaintiffs reallege, as if fully set forth herein, each allegation above. Defendants willful, negligent, and fraudulent acts against the plaintiffs, including the deprivation of rights, the conspiracy against rights, and the other matters complained of, all constitute violations of the plaintiff's Constitutional rights as a matter of law.

205. Defendants and each of them, individually, and collectively, have unlawfully trespassed on the constitutional and privacy rights of the plaintiff in violation of The 1st, 4th, 9th, and Fourth Amendment which provides that "the right of the people to be secure in their persons, houses, papers, and effects, against unreasonable searches and seizures, shall not be violated." "At the very core" of the Fourth Amendment "stands the right of a man to retreat into his own home and there be free from unreasonable intrusion and violation of plaintiff's Fourth Amendment rights from trespassory violation of property, see *Rakas v. Illinois*, 439 U.S. 128, 143 (1978).

VIOLATIONS OF THE CONSTITUTION OF THE STATE OF California.

206. *The FRAUD* exhibits (1-24) and the preceding paragraphs are incorporated herein by reference. Plaintiff's reallege, as if fully set forth herein, each allegation above. Defendants willful fraud, theft of U.S. theft of Mail, and fraudulent acts against the plaintiff, including the deprivation of rights, the conspiracy against rights, and the other matters complained of, all constitute violations of the plaintiff's State Constitutional rights on the Constitution of the State of California.

207. Specifically, defendants conduct has violated Article 1, 2, and each and every Article which provides for the protection and the privacy rights of Citizens of this State, and of the United States of America.

208. Plaintiff(s) alleged that defendants acts are the proximate causes for the invasion of privacy.

COUNT 17:

COMPLAINT FOR TRESPASS

209. The preceding paragraphs, including the fraud described in Exhibits 1-24 are incorporated herein by reference. Plaintiffs reallege, as if fully set forth herein, each allegation above. The unlawful acts complained of herein, including but not limited to, the fraud, negligent misrepresentation the embezzlement, conversion, conspiracy, violation of civil rights, and denial of civil rights, denial of access to certain properties, breaking in certain properties, all constitute trespass under common law upon the personal property rights of the plaintiff.

210. The effect of defendants' unlawful conduct, as described in prior paragraphs and the previous sections of this complaint has the effect of conduct that has produced irreparable damage to plaintiff, for example, to prevent plaintiff's ingress to and egress from the property described herein and in Exhibits 1 thru 24 (FRAUD) complained of herein resulting in the complete exclusion of the plaintiff in violation of plaintiff protected civil rights.

211. Defendants threaten and assert that they will continue to trespass, and therefore continue to deprive plaintiff of plaintiff's right to exclusive possession of the property. Such trespassory conduct by defendants will result in irreparable harm to plaintiff, as in that be irreparable nature of injury, such as it will not only deprive plaintiff of access to land, but if left unrestrained, will result in the imposition of a servient easement in favor of defendants across the land, thereby posing a threat to plaintiff's good and marketable title to the property.

212. The potential damages that could proximately result from defendants' unlawful trespass would be extremely difficult, if not impossible, to assess accurately. Defendants' continuing trespassory conduct, as alleged in this complaint, will require plaintiff to bring a multiplicity of actions to protect plaintiff's property interests, thereby rendering plaintiff's remedy at law inadequate. The fraud, complained of in paragraphs 1 thru 12 and other paragraphs of this complaint constitute, malice, or oppression and plaintiff is entitled to recover punitive damages.

COUNT 18:

CIVIL CONSPIRACY

1
2 **213.** The preceding paragraphs, including the fraud in Exhibits 1-24, are incorporated herein by
3 reference. Plaintiff's reallege, as if fully set forth herein, each allegation above. It is alleged
4 herein that defendants committed several Civil Conspiracies based upon the fraud and negligent
5 misrepresentation, and other unlawful matters complained of herein, whereby there were well
6 planned agreements between these named defendants and/or defendant's agents and employees
7 to steal and/or break the law or to achieve a lawful aim by unlawful means such as by stealing the
8 properties complained of herein by intentional and malicious fraud, and with fraudulent devices, by
9 sending plaintiffs a fraudulent bills, invoices, and amounts not owed to the defendants and the
10 agreement to conspire was made orally or was implied by the unlawful conduct of the defendants.

11 **214.** 'The elements of this civil conspiracy were specifically the formation and operation of the
12 conspiracy and the financial damage which resulted to plaintiff from an defendants act or acts
13 done in furtherance of the common design of the fraud complained of herein. Therefore it is
14 specifically alleged that significance of the conspiracy lies in the fact that it renders each and every
15 participant in the wrongful acts complained of herein responsible as a joint tortfeasor for all
16 damages ensuing from the wrong, irrespective of whether or not he was a direct actor and
17 regardless of the degree of his activity.' (Doctors' Co. v. Superior Court (1989) 49 Cal.3d 44, citing
18 Mox Incorporated v. Woods (1927) 202 Cal. 675, 677-78.)' (Id. at 511.)

19 **215.** 'The well formed doctrine of Civil Conspiracy, imposes liability on persons who, although not
20 actually committing a tort themselves, share with the immediate tortfeasors a common plan or
21 design in its perpetration, thus all defendants are liable for these civil conspiracies.

22 **216.** This *Civil Conspiracy* arose from one or more or all of the torts complained of herein and by
23 its nature, the named defendants are coconspirators were legally capable of committing the tort,
24 i.e., that he or she owes a duty to plaintiff recognized by law and is potentially subject to liability for
25 breach of that duty.' (Allied Equipment Corp. v. Litton Saudi Arabia Ltd., supra, 7 Cal.4th at
26 510-11.)

COUNT 19

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UNJUST ENRICHMENT

1
2 **217.** The preceding paragraphs including the **FRAUD** complained of herein, including Exhibits
3 1-24 and supplemental fraud pleadings are incorporated herein by reference. Plaintiff's
4 reallege, as if fully set forth herein, each allegation above. The defendants have been unjustly
5 enriched at the expense of the plaintiff, and are obligated to make restitution regardless of
6 liability for wrongdoing. It is specifically alleged that:

7 (a) Defendants have been enriched by the fraud and unlawful acts complained of herein, and

8 (b) Defendants have deprived plaintiff of the use of assets stolen by this unjust enrichment,
9 and,

10 (c) The enrichment was at the expense of the plaintiff, and,

11 (d) The Plaintiff(s) has been impoverished as a result of the enrichment, and

12 (e) There is a nexus or connection between the enrichment and the impoverishment, and,

13 (f) The enrichment was unjust because it was based upon fraud as set forth herein, and

14 (g) Defendants do not have a defense for this unjust enrichment, and

15 (h) Remedies are unavailable to the plaintiff to immediately recover damages from the unjust
16 enrichment.

17 **218.** Defendants have thus received money or other property through no effort of their own, at
18 the expense of plaintiff, the defendants are required as a matter of law, to return the property to
19 the rightful owner, which is the plaintiff, even if the property was not obtained illegally.

20 **219.** It is specifically alleged that defendants are opportunists, stealing from the plaintiffs and
21 others so that they can live in the lap of luxury, creating wealth and position through fraud, and
22 schemes to obtain money, or other property through no effort or work of their own, and this
23 unlawful profiteering scheme has caused great financial damage to the plaintiff, and the class.

24 **220.** It is specifically alleged that the **Unjust Enrichment** scams complained of herein are
25 crimes committed against the financial estate of the plaintiff and the said unjust enrichment
26 schemes was done with full knowledge of the scheme with the sole intent of unlawfully depriving
27 and robbing plaintiff of financial assets at the unfortunate expense of the plaintiffs, and the
28 class.

COUNT 20

NEGLIGENT MISREPRESENTATION

221. The preceding paragraphs including the **FRAUD** complained of herein, including **Exhibits 1 thru 24** are incorporated herein by reference. Plaintiff's reallege, as if fully set forth herein, each allegation above.

222. The defendants by their corrupts acts have been unjustly enriched from the theft, fraud, and sale of properties which do not belong to defendants.

223. It is alleged that plaintiffs conferred a benefit on the defendants, who had knowledge of that benefit; that benefit was the grace of defendants to service plaintiffs loans.

224. These defendants accepted and retains the conferred benefit; and,

225. Under the circumstances complained of in the fraud pleadings, it would be inequitable for the defendant to retain the benefit without paying for it.

226. Plaintiff is entitled to damages as a result of Defendant's unjust enrichment, including the disgorgement of all monies unlawfully accepted by Defendant from Plaintiff

227. Defendants should not be permitted unjustly to enrich themselves at the expense of plaintiffs, but should be required to make restitution of or for property or benefits received, retained, or appropriated, where it is just and equitable that such restitution be made, and where such action involves no violation or frustration of law or opposition to public policy, either directly or indirectly.'

COUNT 21

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Complaint to CANCEL Fraudulent Grant Deeds, & False Instruments

228. The preceding paragraphs and Exhibits 1-24 are incorporated herein by reference. Plaintiff's reallege, as if fully set forth herein, each allegation above.

229. It is specifically alleged herein that the defendants, and each of them individually, committed forgery, by falsifying affidavits, grant deeds, trustee deeds, and other instruments, and causing such instruments to be filed in the public property records for the purpose of claiming false ownership and interest of the subject properties.

230. Plaintiff(s) alleges that one or more fraudulent instruments have been used to perpetrate fraud against the plaintiffs, fraud against the subject properties.

232. Plaintiffs alleges that the fraudulent instruments are attached to this complaint as **Exhibit 1**, thru **Exhibit 30**, attached herein, specifically identifying the fraudulent device which purport to convey property, but which in fact does not.

233. Plaintiff(s) alleged that these instruments purport to convey property to defendants, but which in fact does not convey title, or any other ownership to any of the defendants.

234. Plaintiff(s) alleges that one, or more, or all of the instruments are fraudulent in nature, as previously complained of herein, and such fraudulent instruments have placed unlawful clouds over the title to the trust properties because defendants, and each of them, have recorded these false deeds in public record, and have used the same to perpetrate fraudulent evictions.

235. These instruments purport to represent conveyances to defendants, but in reality are null and void because they are based upon the criminal fraud and other matters complained of herein.

236. Plaintiff(s) alleged that one, or more, or all of the fraudulent instruments have been fraudulently filed in public record against the properties and should be **CANCELED** as a matter of law, as said fraudulent instruments have no real effect in law or equity.

CANCELLATION OF FALSE INSTRUMENTS

237. Plaintiffs are entitled to have the fraudulent instruments **forever CANCELED**, removed from public records, and criminal charges accessed against defendants for knowingly recording fraudulent instruments in public record, in violation of the penal and civil codes of this state.

COUNT 22:

COMPLAINT FOR TEMPORARY RESTRAINING ORDER & PERMANENT INJUNCTION

238. Exhibits 1-24 (FRAUD) and the preceding paragraphs are incorporated herein by reference. Plaintiff's reallege, as if fully set forth herein, each allegation above. Plaintiff is entitled to immediate relief prior to trial in the form of a temporary restraining order or Preliminary Injunction restraining defendants and its agents from selling or taking possession of the property. Irreparable injury will occur to the plaintiff unless these defendants are enjoined from its unlawful acts. . In support of this cause of action plaintiff will show this court the following:

- (1) there is a substantial likelihood that plaintiff(s) will prevail on the merits, and,
- (2) there is a substantial threat that the plaintiffs will suffer irreparable injury if the preliminary injunction is denied, and,
- (3) the threatened injury to the plaintiffs seeking the injunction outweighs the threatened injury to the party to be enjoined, and
- (4) granting the preliminary injunction will not disserve the public interest.
(See Sierra Club v. FDIC, 992 F.2d 545, 551 (5th Cir.1993)).

**THERE IS A SUBSTANTIAL LIKELIHOOD THAT PLAINTIFF WILL PREVAIL
ON THE MERITS OF THIS ACTION**

239. Based on the pleadings, affidavits, and verifications herein, and the alleged conduct of the defendants, there is a great likelihood that the plaintiff will prevail on the merits of this action, because the evidence submitted herein is conclusive proof that the claims, (especially the fraud claims) of this action are true and correct.

**THERE IS A SUBSTANTIAL THREAT THAT THE PLAINTIFF WILL
SUFFER IRREPARABLE INJURY IF THE PRELIMINARY INJUNCTION
OR TEMPORARY RESTRAINING ORDER IS DENIED**

240. There is a substantial threat that the plaintiff will continue to suffer irreparable injury if the preliminary injunction or temporary restraining order is denied. The overt acts of the defendants demonstrates that these defendants fraud knows no bounds in its schemes to defraud the plaintiff.

241. No defense exist for the fraud claims complained of herein, and if defendant is allowed to continue its unlawful acts, irreparable injury will occur to the plaintiffs as a result of this fraud.

COUNT 23:

COMPLAINT FOR DECLARATORY JUDGMENT

242. Exhibit 1-24, (FRAUD) the RICO, and the preceding paragraphs are incorporated herein by reference. Plaintiff's reallege, as if fully set forth herein, each allegation above. The unlawful acts complained of herein, including but not limited to, the fraud, negligent misrepresentation the embezzlement, conversion, conspiracy, violation of civil rights, and denial of civil rights, all may all be declared illegal or in violation of state and/or federal law.

243. Plaintiff(s) is/are entitled to a declaratory judgment declaring the rights of the plaintiff and status of the property in dispute. Plaintiff(s) desires a determination to Adverse Possession, to quiet the title to the subject real estate or property which made the basis of this complaint. The rights of the plaintiff(s) with respect to personal property have been violated. Specifically, the defendants have wrongfully asserted rights, converted, taken dominion of the real property described herein which they are not entitled to control.

244. In due course proceedings this court should enter a declaratory judgment pursuant to the declaratory judgment act 28 U.S.C. 2201-2202 as to all of the following:

- (a) declaratory judgment declaring that plaintiff is the fee simple owner of all right, title, and interest in and to the described real property; and,
- (b) a declaratory judgment that defendants do not have any right, title, estate, or interest in or lien on the described real property or personal property complained of; and,
- (c) a declaratory judgment declaring that defendants have no right of possession of plaintiff's property; and,
- (d) a declaratory judgment declaring that defendants has trespassed the legal rights and property rights of the plaintiff; and;
- (e) a declaratory judgment that defendants **committed the FRAUD** as complained of herein; and,
- (f) a declaratory judgment that fraud as complained of in Exhibits 1-24 constitutes deceptive trade practices and violates plaintiff Civil & US & State Constitutional Rights,
- (g) a declaratory judgment that the remaining acts complained of this civil actions are unlawful and are in violation the laws of the United States of America and in commerce.

EXTREME AND OUTRAGEOUS CONDUCT

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THE MULTIPLE ACTS OF FRAUD, FORGED GRANT DEEDS, THE WRONGFUL AND UNLAWFUL CONVEYANCES OF PLAINTIFF'S REAL PROPERTY, THE ILLEGAL FORECLOSURES, THE EVICTION SCAMS, THE UNLAWFUL INVASION OF PLAINTIFF'S PRIVACY, THE INTENTIONAL VIOLATION OF PLAINTIFF'S CIVIL AND CONSTITUTIONAL RIGHTS CONSTITUTE EXTREME AND OUTRAGEOUS CONDUCT NOT NORMALLY TOLERATED BY A DECENT SOCIETY

(PUNITIVE DAMAGES)

245. The preceding paragraphs are incorporated herein by reference. Plaintiff's reallege, as if fully set forth herein, each allegation above. Plaintiff further contends that defendant's fraudulent conduct, the conspiracies, the conversions, the embezzlement, the many misrepresentations perpetrated by defendants as complained of herein, including the matters complained of in the preceding paragraphs of this lawsuit, namely, the violations of civil rights, the deprivation of civil rights, the defrauding of property, complained of herein, the unlawful actions taken against the plaintiff, the improper and harassing fraudulent instruments sent to the plaintiff, including the FRAUD complained of herein, exceeds all bounds usually tolerated by a decent society, and moreover was **done with malice**, and with intent to cause knowledge that it would cause, and in fact has caused, **severe mental and physical distress** and **economic loss to the plaintiff**. Defendant's flagrant, willful disregard for the law, its despicable fraudulent, conduct, is **Extreme & Outrageous**, and should be punished accordingly, with **punitive** and/or exemplary damages. **Defendants were unjustly enriched.**

246. Regarding the conspiracy claimed herein, plaintiff asserts that if it is found that one or more or all of the defendants did not actively participate in the said illegal acts and conspiracy, then it is alleged that said defendants had knowledge of the conspiracy, the power to prevent, or aid in the prevention of the conspiracy, and refused to do so.

247. That, in the alternative and in the event that this court finds that there was no conspiracy between the defendants named herein to collectively harass or defraud the plaintiff, plaintiff alleges that one, or more, or all of the defendants named herein **independently committed the unlawful acts** described herein, which acts resulted in the loss of valuable property rights, deprivation and violation of plaintiff's rights, privileges, and immunities guaranteed under state law, Common laws and laws of the State of California.

248. Plaintiffs are entitled to Punitive Damages as a result of the unlawful activity.

COMPUTATION OF DAMAGES

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249. As a result of the despicable, treacherous, and fraudulent acts described herein, the individual plaintiff(s) and the Class are entitled to recover from each defendant, the **following damages:** **(AGAINST ALL DEFENDANTS INDIVIDUALLY)**

Quiet Title (With <u>Punitive Damages</u>).....	<u>\$500,000,000.00</u>
<u>FRAUD</u> (Multiple Counts 1-24).....	<u>\$19,026,325.88</u>
<u>Damages for Racketeering</u>	<u>\$19,026,325.88</u>
Damages for unlawful FAIR DEBT COLLECTION PRACTICES.....	<u>\$50,000,000.00</u>
Damages for Violations of Consumer Protection Act.....	<u>\$50,000,000.00</u>
Damages for <u>Securities FRAUD</u>	<u>\$19,026,325.88</u>
Damages for Violations of Home Owners Protection Act.....	<u>\$50,000,000.00</u>
Damages for Civil Rights Violations of Equal Rights Under law (42USC 1981).....	<u>\$50,000,000.00</u>
Damages for Civil Rights Violations for Deprivation of Rights (42USC 1983)....	<u>\$50,000,000.00</u>
Damages for Conspiracy to Interfere with Civil Rights.....	<u>\$50,000,000.00</u>
Damages for Violation of Fair Housing Act.....	<u>\$19,026,325.88</u>
Damages for Breach of Duty of Good Faith and Fair Dealing... ..	<u>\$50,000,000.00</u>
Damages for <u>Breach of Contract</u>	<u>\$50,000,000.00</u>
Damages for Tortuous Interference with Contracts.....	<u>\$50,000,000.00</u>
Damages for Violations of Uniform <u>Deceptive Trade Practices Act</u>	<u>\$50,000,000.00</u>
Damages for <u>Invasion of Privacy</u>	<u>\$50,000,000.00</u>
Damages for Trespass & Theft.....	<u>\$50,000,000.00</u>
Damages for Civil Conspiracy.....	<u>\$50,000,000.00</u>
Damages for Unjust Enrichment.....	<u>\$19,026,325.88</u>
Negligent Misrepresentation.....	<u>\$19,026,325.88</u>
Damages from Cancellation of Fraudulent Deed & False Instruments.....	<u>\$19,026,325.88</u>
Treble Damages.....	<u>\$57,078,977.64</u>
Total Damages.....	<u>\$1,352,263,258.80</u>

One Trillion, Three Hundred fifty two Billion, two hundred sixty three million, two hundred fifty eight and eight cents

PRAYER FOR RELIEF

250. WHEREFORE, plaintiff(s) demands judgment against all named defendant individually s as follows:

Judgment on **Count 1: - QUIET TITLE with Punitive Damages** as follows:

1. That a declaratory judgment issues against the properties identified in this complaint and in Exhibit "A attached herein, declaring the rights of plaintiffs, and transferring title back to plaintiff and,

2 All current deeds of record naming any of the defendants be stricken in their entirety from public property records where said properties are located.:

3. **Punitive Damages**..... **\$500,000,000.00**

Judgment on **Count 2: FRAUD (COUNTS 1 - 24)** as follows:

1. That a declaratory judgment issues against each of the defendants, individually, declaring that each defendant committed the acts of FRAUD complained of in complaint and Exhibits 1 through 24

2 Monetary Damages for **FRAUD** collectively in the amount of **\$19,026,325.88**

Judgment on **Count 3: Racketeer Influenced Corrupt Organization Act (RICO)** as follows:

1. That a declaratory judgment issues against each of the defendants, individually, declaring that defendants violated the Racketeer Influenced Corruption Act relative to the matters complaint of in the complaint..

2 Monetary Damages against each defendant in the amount of **\$19,026,325.88**

Judgment on **Count 4: Fair Debt Collection Practices Act** as follows:

1. That a declaratory judgment issues against each of the defendants, individually, declaring that defendants violated the Fair Debt Collections Practices Act relative to the matters complaint of in the complaint.

2 Monetary Damages against each defendant in the amount of **\$50,000,000.00**

Judgment on **Count 5: Violation of Consumer Credit Protection Act** as follows:

1. That a declaratory judgment issues against each of the defendants, individually, declaring that defendants violated the Consumer Credit Protection Act relative to the matters complaint of in the complaint.. **\$50,000,000.00**

2 A declaratory judgment that any **notices of rescision** previously asserted against any of the defendant be declared to be in full force and effect, and **canceling any mortgage instrument** connected to the said notice of rescision.

Judgment on **Count 6: - SECURITIES FRAUD 15 USC 77a, et seq**
as follows:

1. A declaratory judgment declaring the defendants committed securities fraud against the subject properties listed in Exhibit "A attached herein, and further declaring the properties complained was a part of a securities fraud scheme, and,,

2. Monetary Damages for **Securities Fraud** in the amount \$19,026,325.88

Judgment on **Count 7: Violations of Home Owners Protection Act**
as follows:

1. A declaratory judgment declaring the defendants and each of them individually , violated the Home Owners Protection Act.

2 Monetary Damages for Violations of HOPA in the amount of . \$50,000,000.00

Judgment on **Count 8: Civil Action for Equal Rights Under Law (1981)**
as follows:

1. That a declaratory judgment issues against each of the defendants, individually, and collectively declaring that defendants violated plaintiff's Civil Right Protected Under 42 USC 1981, and,

2 Monetary Damages against each defendant in the amount of . \$50,000,000.00

Judgment on **Count 9: Civil Action - Deprivation for Rights 42 USC 1982,1983)**
as follows:

1. That a declaratory judgment issues against each of the defendants, individually, declaring that defendants violated plaintiff's civil rights protected under 42 USC 981 and 1983 relative to the civil deprivations complaint of in the complaint.

2. Monetary Damages against each defendant in the amount of . \$50,000,000.00

Judgment on **Count 10: Conspiracy to Interfere with Civil Rights**
as follows:

1. That a declaratory judgment issues against each of the defendants, individually, declaring that defendants conspired to interfere with plaintiffs Civil Rights, and, .

2 Monetary Damages against each defendant in the amount of . \$50,000,000.00

Judgment on **Count 11: VIOLATION OF FAIR HOUSING ACT**
as follows:

1. That a declaratory judgment issues against each of the defendants, individually, declaring that defendants violated the Fair Housing Act under Federal Law.

2 Monetary Damages against each defendant in the amount of . \$19,026,325.88

Judgment on **Count 12 - BREACH OF DUTY OF GOOD FAITH & FAIR DEALING**
as follows:

1. A declaratory judgment declaring the defendants have breached the duty of good faith and fair dealing by virtue of its fraudulent acts.

2. Monetary Damages for **Securities Fraud** in the amount \$50,000,000.00

Judgment on **Count 13 - BREACH OF CONTRACT**
as follows:

1. A declaratory judgment declaring the defendants and each of them individually, by virtue of the fraud and other illegal acts have breached the agreements established with defendants.

2 Monetary Damages for Breach of Contract in the amount of \$50,000,000.00

Judgment on **Count 14: - Tortious Interference With Business Contracts**
as follows:

1. A declaratory judgment declaring that defendants and each of them, have tortiously interfered with plaintiffs contract by virtue of its fraudulent acts.

2 Monetary Damages against each defendant in the amount of \$50,000,000.00

Judgment on **Count 15: - UNIFORMED DECEPTIVE TRADE PRACTICES ACT**
as follows:

1. A declaratory judgment issues against each of the defendants, individually, declaring that defendants violated Uniformed Deceptive Trade Practices Act.

2 Monetary Damages against each defendant in the amount of \$50,000,000.00

Judgment on **Count 16: - INVASION OF PRIVACY**
as follows:

1. A declaratory judgment issues against each of the defendants, individually, declaring that defendants violated plaintiffs privacy by taking possession of properties that do not belong to defendants.

2 Monetary Damages against each defendant in the amount of \$50,000,000.00

Judgment on **Count 17: - ACTION FOR TRESPASS**
as follows:

1. A declaratory judgment issues against each of the defendants, individually, declaring that defendants have unlawfully trespassed the properties of plaintiffs.

2 Monetary Damages against each defendant in the amount of \$50,000,000.00

Judgment on **Count 18: - CIVIL CONSPIRACY as follows:**

A declaratory judgment that defendants and each of them entered into a Civil Conspiracy to deprive plaintiff of rights to the subject properties complained of.

Monetary Damages against each defendant in the amount of . \$50,000,000.00

Judgment on **Count 19: - UNJUST ENRICHMENT**

A declaratory judgment that defendants and each of them entered have been **unjustly enriched**, ordering the return of monies and properties stolen by fraud.

Monetary Damages against each defendant in the amount of . \$19,026,325.88

Judgment on **Count 20: - Negligent Misrepresentation**

monetary damages caused by fraud and misrepresentation. \$19,026,325.88

Judgment on **Count 21: - CANCELLATION OF FRAUDULENT INSTRUMENTS**

A declaratory judgment canceling all instruments proven and found to be fraudulent

Monetary Damages against each defendant in the amount of . \$19,026,325.88

Judgment on **Count 22: - Treble Damages.....** \$57,078,977.64

Judgment on **Count 23: - DECLARATORY JUDGMENT** declaring that defendants have no right, title, interest, or right to possession of the properties complained of herein.

WHEREFORE, ALL PREMISES CONSIDERED, Plaintiffs pray that this Honorable Court after due proceeding, and all legal delays, do enter judgment against the defendants jointly, severely, and in solido, condemning them all, for said unlawful acts in the amount of : \$1,352,263,258.80

One Trillion, Three Hundred fifty two Billion, two hundred sixty three million, two hundred fifty eight and eight cents including court cost, attorney fees, interest from the date of judicial demand and for all general and equitable relief afforded under law.

JURY TRIAL DEMANDED

Respectfully Submitted,

DATED: 4/13/2023

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DALY CITY CA 94015
PHONE: 415-730-3177

Desmond Roy Demontegnac

Desmond Roy Demontegnac
36 Wentworth Street
Apartment 2
Boston Ma 02124

VERIFICATION

Page 82 of 86

Alfred McZeal, Jr., Jose R. Solano, Vien Thi-Ho,
Yessenia Del Toro, Veronica Ponder Waters, Geddes
I, (we) Sean Gibbs, Natalie Langley-Gibbs, Rene Del am/are a plaintiffs in the above-entitled action.
Prado, Desmond Roy Demontegnac

I have read the foregoing complaint and know the contents thereof. The same is true of my own
knowledge, except as to those matters which are therein alleged on information and belief, and
as to those matters, I believe it to be true.

I (we) declare under penalty of perjury that the foregoing is true and correct and that this
declaration was executed on the date specified below.

Alfred McZeal, Jr.
Alfred McZeal, Jr.

DATE: 4/21/2023

Jose R. Solano
Jose R. Solano

DATE: 4/21/2023

Vien Thi Ho
Vien Thi-Ho

DATE: 4/21/2023

Yessenia Del Toro
Yessenia Del Toro

DATE: 4/21/2023

Veronica Waters
Veronica Ponder Waters

DATE: 4/21/2023

Geddes-Sean-Schubert-Gibbs
Geddes Sean Gibbs

DATE: 4/21/2023

Natalie Gibbs
Natalie Langley-Gibbs

DATE: 4/21/2023

Rene Del Prado
Rene Del Prado

DATE: 4/21/2023

Desmond Roy Demontegnac
Desmond Roy Demontegnac

DATE: 4/21/2023

VERIFICATION

Appendix of Exhibits

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Exhibit # Description of Exhibit**A LEGAL DESCRIPTIONS - LIST OF REAL PROPERTIES IN DISPUTE****ASSERTED AGAINST:**

- | | | |
|----|------------------|--|
| 1 | FRAUD CLAIM #1: | HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE HOLDERS OF DEUTSCHE ALT-A SECURITIES MORTGAGE LOAN TRUST, SERIES 2007-1 MORTGAGE PASS-THROUGH CERTIFICATES |
| 2 | FRAUD CLAIM #2: | McCalla Raymer Leibert Pierce, LLP |
| 3 | FRAUD CLAIM #3: | Nabeel Zuberi & Nikhil Jindal |
| 4 | FRAUD CLAIM #4: | OPTION ONE MORTGAGE CORPORATION |
| 5 | FRAUD CLAIM #5: | BARRINGTON CAPITAL CORPORATION |
| 6 | FRAUD CLAIM #6: | OCWEN LOAN SERVICING, LLC |
| 7 | FRAUD CLAIM #7: | PHH MORTGAGE CORPORATION |
| 8 | FRAUD CLAIM #8: | WESTERN PROGRESSIVE, LLC |
| 9 | FRAUD CLAIM #9: | 360 Partnership LP |
| 10 | FRAUD CLAIM #10: | Fabrizo G. Pachano & Veronica J. Pachano |
| 11 | FRAUD CLAIM #11: | Magnum Property Investments, LLC |
| 12 | FRAUD CLAIM #12: | WILMINGTON SAVINGS FUND SOCIETY, FSB, d/b/a CHRISTIANA TRUST AS OWNER TRUSTEE OF THE RESIDENTIAL CREDIT OPPORTUNITIES TRUST, |
| 13 | FRAUD CLAIM #13: | CJJFN LLC, & LAW OFFICES OF MANDEL, MANGANELLI & LEIDER, P.A., |
| 14 | FRAUD CLAIM #14: | Claire Mayer & LOGS LEGAL GROUP, LLP |
| 15 | FRAUD CLAIM #15: | FREEDOM MORTGAGE CORPORATION |
| 16 | FRAUD CLAIM #16: | SOLOH HOUSE, LLC |
| 17 | FRAUD CLAIM #17: | STEPHEN MCDONAGH |
| 18 | FRAUD CLAIM #18: | BENNETT HONG |
| 19 | FRAUD CLAIM #19: | THE DEL PRADO FAMILY TRUST |
| 20 | FRAUD CLAIM #20: | ISHAK BISHARA |
| 21 | FRAUD CLAIM #21: | Flagstar Bank, FSB |
| 22 | FRAUD CLAIM #22: | DEAN MORRIS, LLP |
| 23 | FRAUD CLAIM #23: | LAFAYETTE PARISH SHERIFF DEPARTMENT |
| 24 | FRAUD CLAIM #24: | LASHAE ENTERPRISES, LLC |

EXHIBIT "A" PAGE 1 OF 2

PROPERTIES AT ISSUE:

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1 **PROPERTY #1: 13152 Laburnun Dr. Tustin Ca. 90280**

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4 **PROPERTY #2: 2620 Fashion Ave. Long Beach, CA 90810**

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7 **PROPERTY #3: 46TH AVENUE SAN FRANCISCO, CA. 94121**

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13 **PROPERTY #4: 214 Begnaud Dr.; Lafayette, La. 70501**

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17 **PROPERTY #5: 5502 Dobbs St. #74, Los Angeles, CA 90032**

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20 **PROPERTY #6: 1330 Bentley Ct, West Covina, CA 91791**

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25 **PROPERTY #7: 2312-2314 Pinecrest Ct, West Palm Beach, FL 33415**

EXHIBIT "A" PAGE 2 OF 2

PROPERTIES AT ISSUE:

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1 **PROPERTY #8:** 13217-13219 Park St. Whitter Ca 90602

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6 **PROPERTY #9:** 59 Coach Road, Stroudsburg, PA 18360

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10 **PROPERTY #10:** 6046 Fallbrook Ave, Woodland Hills, CA 91367

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15 **PROPERTY #11:** 36 Wentworth Street, Suite 2, Boston Ma 02124

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19 **PROPERTY #12:** 4745 Cutler Ave, Baldwin Park Ca. 91706

20
21
22 **PROPERTY #13:** _____

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24
25
26 **PROPERTY #14:** _____

27
28

LIST OF DEFENDANTS

1.) HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE HOLDERS OF DEUTSCHE ALT-A SECURITIES MORTGAGE LOAN TRUST, SERIES 2007-1 MORTGAGE PASS-THROUGH CERTIFICATES,

2.) McCalla Raymer Leibert Pierce, LLP.,

3.) Nabeel Zuberi,

4.) OPTION ONE MORTGAGE CORPORATION,

5.) BARRINGTON CAPITAL CORPORATION,

6.) OCWEN LOAN SERVICING, LLC,

7.) PHH MORTGAGE CORPORATION;

8.) WESTERN PROGRESSIVE, LLC,

9.) 360 PARTNERSHIP LP,

10.) Fabrizo G. Pachano & Veronica J. Pachano,

11.) Magnum Property Investments, LLC,

12.) WILMINGTON SAVINGS FUND SOCIETY, FSB, d/b/a CHRISTIANA TRUST AS OWNER TRUSTEE OF THE RESIDENTIAL CREDIT OPPORTUNITIES TRUST,

13.) CJJFN LLC,

14.) LAW OFFICES OF MANDEL, MANGANELLI, & LEIDER, P.A.,

15.) CLAIRE MAYER,

16.) LOGS LEGAL GROUP, LLP;

17.) FREEDOM MORTGAGE CORPORATION,

18.) SOLON HOUSE, LLC,

19.) STEPHEN MCDONAGH,

20.) BENNETT HONG,

21.) THE DEL PRADO FAMILY TRUST,

22.) ISHAK BISHARA,

23.) Flagstar Bank, FSB,

24.) DEAN MORRIS, LLP,

25.) MARK T. GARBER, SHERIFF PARISH OF LAFAYETTE,

26.) Blue Castle (Cayman) LTD,

27.) LESHAE & ASSOCIATES LLC

LIST OF PLAINTIFFS

- 1.) Alfred McZeal, Jr.,
- 2.) Jose R. Solano,
- 3.) Vien Thi-Ho,
- 4.) Yesenia Del Toro,
- 5.) Veronica Ponder Waters,
- 6.) Geddes Sean Gibbs,
- 7.) Natalie Langley-Gibbs,
- 8.) Rene Del Prado,
- 9.) Desmond Roy Demontegnac